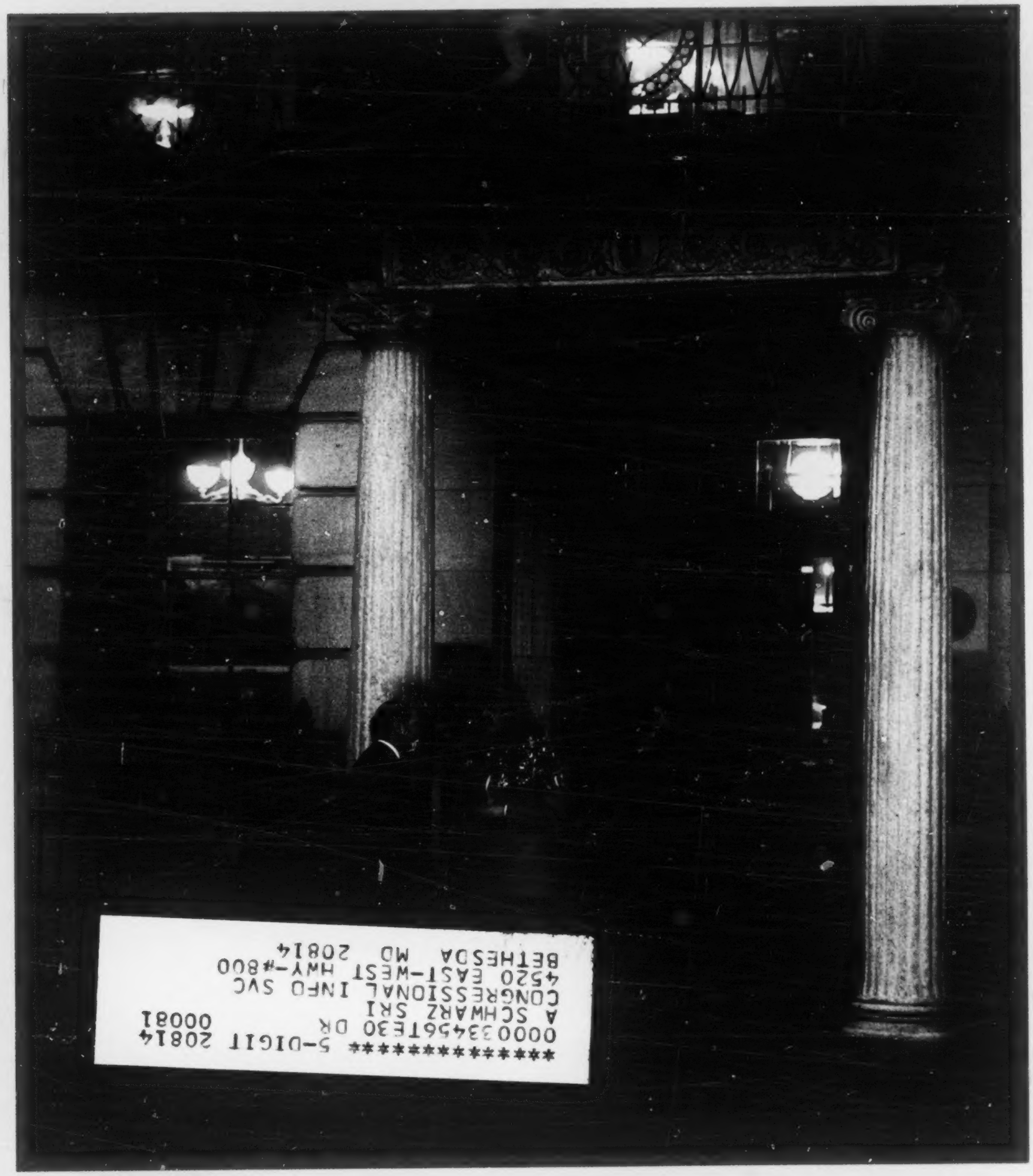
C2425-2

Published by

TRUSTS & ESTATES®

A Publication of Communication Channels, Inc.

DECEMBER 15, 1989



*************** 5-DIGIT 20814
000033456TE30 DR 00081
A SCHWARZ SRI
CONGRESSIONAL INFO SVC
4520 EAST-WEST HWY-#800
BETHESDA MD 20814

28th ANNUAL

1990 Directory of Trust Institutions

Table of Contents

Publisher's Memo 6
Editor's Page..8
Index to State Administrators of Proprietary Organizations.........10
Index to Trust Advertisers 16
Index to Non-Banking Services....18
Glossary of Fiduciary Terms 24
Index to State Banking Authorities 42
Index to Federal Reserve Banks ..46
Index to State Banking Associations 48
1990 Calendar of Trust Events 50
The Best of Roy Adams.................52
Trust Abbreviations........................76

TRUST INSTITUTIONS INDEX

Alabama..80
Alaska 81
Arizona..82
Arkansas...83

California...86
Colorado 91
Connecticut.......................................93

Delaware...95
District of Columbia.......................96

Florida...96

Georgia 105

Hawaii 108

Idaho 108
Illinois 109
Indiana...124
Iowa...133

Kansas 140
Kentucky...143

Louisiana..146

Maine 148
Maryland...149
Massachusetts 150
Michigan...154
Minnesota.......................................160
Mississippi 161
Missouri..163
Montana..166

Nebraska 166
Nevada..168
New Hampshire.............................169
New Jersey.....................................170
New Mexico 175
New York 176
North Carolina 185
North Dakota..................................187

Ohio...188
Oklahoma 192
Oregon 195

Pennsylvania..................................195

Puerto Rico 205

Rhode Island 206

South Carolina...............................206
South Dakota 207

Tennessee 208
Texas...211

Utah...218

Vermont 219
Virgin Islands 220
Virginia..220

Washington 223
West Virginia 225
Wisconsin.......................................227
Wyoming...232

Canada..233

Cover photo courtesy U.S. Trust, New York, NY. Photo by Kelly/Mooney

Send all editorial and circulation mail to TRUSTS & ESTATES, 6255 Barfield Rd., Atlanta, Ga., 30328 (404) 256-9800.
TRUSTS & ESTATES is listed in the Business Periodicals Index and the Index to Legal Periodicals and also reproduced on University Microfilm, Ann Arbor, Michigan 48106.

TRUSTS & ESTATES is published monthly (with a 13th issue, the Directory of Trust Institutions in December) by Communication Channels, Inc., Jerrold France, President; Lawrence Moores, Executive Vice President; Buford Bryant, Treasurer. Second Class postage paid at Atlanta, GA and additional mailing offices.

Advertising Offices, 6255 Barfield Road, Atlanta, Ga. 30328.

Telephone (404) 256-9800. Yearly subscription in U.S.A. and Possessions, $55; Outside U.S.A. (Surface Mail) 1 year $75 (Airmail) 1 year $125. Single copy, $6. *Directory of Trust Institutions*, $42.50 per copy. © 1989 by Communication Channels, Inc. All rights reserved. TRUSTS & ESTATES is a registered trademark of Communication Channels, Inc.

The contents of this publication may not be reproduced either in whole or in part without consent of the copyright owner. Change of address notices and undelivered copies (Form 3579) should be sent to Subscription Dept., TRUSTS & ESTATES, 6255 Barfield Rd., Atlanta, Ga. 30328.
Publication No. 642940

ILLINOIS (IL)

Chicago

Northern Trust Company 17, 21

NEW JERSEY (NJ)

Morristown

Princeton Bank & Trust Company 72

NEW YORK (NY)

New York City

Chemical Bank 45

PENNSYLVANIA (PA)

Philadelphia

Provident National Bank 201

TEXAS (TX)

Austin

Texas Bankers Association 211

Dallas

NCNB Texas National Bank 39

Note: This index to Advertisers is provided for the convenience of readers and as an additional service for advertisers. The publishers assume no liability for errors or omissions.

TRUST DEPARTMENT SOFTWARE

NORTRIDGE

Managing your trust department can be simple and affordable with the Nortridge line of microcomputer software.

- **Trust Accounting** software includes on-line security repricing, cash management, check writer, easy-to-read customer statements, security tracking and much more.
- **Will File** maintains complete data base of wills. Generates letters and reports in regards to wills, executors, attorneys, estate worth, dates of wills, etc.
- **Self-Directed IRA Accounting** handles multiple instrument types, automatic disbursements, fee billing and all tax forms. Comprehensive management and customer reporting.
- **Probate Timetable** to schedule docket register entries in the probate of the will.

NORTRIDGE SOFTWARE

To learn more about the advantages of using Nortridge Trust software call us today at:

1-800-435-7240

In Illinois call 815-233-2050 or write
Nortridge Software, PO Box 522, Freeport, IL 61032

Other Nortridge micro software includes: IRS and Magnetic Media Reporting, Date Tickler, IRA Account Value Projections, IRA Minimum Withdrawal Requirements, and Stockholder Accounting with Dividend Reinvestment.

Subscribers to
TRUSTS & ESTATES
include presidents, vice presidents, trust or investment officers, partners, managers, chartered life underwriters, consultants, employee benefit and pension officers of banks, insurance companies, law firms, accounting companies, non-profit organizations and foundations, finance planning firms and services, investment companies, counselors of estates, taxes, life insurance, planning actuarial and employee benefits, government agencies, professional and trade associations, and others allied to field.

United States Trust Institutions

28th Annual
1990 Directory of Trust Institutions

ALABAMA

Andalusia

COVINGTON COUNTY BANK
225 E. 3 Notch St. 36420
205/222-2561 Tr/o$4 Mil

FIRST ALABAMA BANK OF COVINGTON COUNTY
P.O. Drawer 1298 36420
205/222-2423 Tr$4 Mil
PersTr,ComTrF,TrOpers: Joyce G. Cook

Anniston

AMSOUTH BANK, N.A.
P.O. Box 1228 36202
205/235-9344
(Regional Trust Office of Birmingham)
Hd: David McWhorter, VP&TO

FIRST ALABAMA BANK/ANNISTON
P.O. Box 2128 36202
205/236-1890
(Branch of Birmingham)
Hd: George A. Smith, Jr., SrVP&TO
Gail H. Allen, TO

SOUTHTRUST BANK OF CALHOUN COUNTY, N.A.
P.O. Box 1000 36202
205/238-1000 Tr$48 Mil
Joseph W. Cotlin, ExecVP&SrTO
Robert Cox, VP&TO
Glenda Barker, TO

Athens

FIRST ALABAMA BANK
P.O. Box 1189 35611
205/232-4500 Tr/o$1 Mil
Hd: T. A. McCormick, Pres&CEO

Atmore

THE FIRST NATIONAL BANK
P.O. Box 27 36504
205/368-3148 Tr$17 Mil
Hd,PersTr,CorpTr,TrInv,EmplBen: Bradford B. Price, SrVP&TO
TrAdmin: Rebecca S. Phillips, VP&TO
TrOpers: Lorraine Simmons

66% of the readers of
TRUSTS ESTATES
handle charitable requests.

Birmingham

AMSOUTH®

AMSOUTH BANK N.A.
P.O. Box 11426 35202
205/326-5378 Tr/o$4.5 Bil
(Regional Trust Offices in Anniston, Decatur, Huntsville, Mobile, Montgomery, Tuscaloosa, Panama City & Pensacola, FL)
Hd: C. Dowd Ritter, SrExecVP&TO
RegCo-ord: B. S. Carroll, SrVP&TO
TrAdmin: Lee Weathers, SrVP&TO
PersTr: George Stevens, VP&TO
EmplBen,CorpTr: C. Clark Collier, SrVP&TO
TrInv: John H. Goff, Jr., SrVP&TO
TrOpers: Karen Smith, SrVP&TO
NatRes/RE: Vaughn Stough

CENTRAL BANK OF THE SOUTH-BIRMINGHAM
701 S. 32nd St. 35233
205/558-6700 Tr$1.3 Bil
(Offices in Birmingham, Mobile, Tampa, FL, Hickory, NC & Houston, TX)
Hd: Michael E. Murry, SrVP&SrTO
PersTr,Alabama: John R. Martin, VP&SrTO
CorpTr: Charles O. Trotter, VP&SrTO
TrInv: Mark Brown, VP&TrInvO
ComTrF,TrOpers: Fred Murphy, VP&SrTO
EmplBen: Stephen C. White, VP&SrTO
Nb: Scott Crumpton, VP&SrTO

FIRST ALABAMA BANK
P.O. Box 10247 35202
205/326-7484 Tr$1.5 Bil
(Regional Trust Departments in Birmingham, Huntsville, Mobile, Montgomery & Tuscaloosa)
R. E. Wambsganss, ExecVP
Charles S. Northen, III, SrVP&SrIO

FIRST ALABAMA BANK/BIRMINGHAM
P.O. Box 10247 35202
205/326-7226
(Regional Trust Office)
Hd: B. L. Brown, ExecVP,Tr
PersTr: Wimberly Miree, Jr., SrVP&TO
CorpTr: Roy Birdwell, VP&CorpTrMgr
EmplBen: Thomas R. Gamble, VP&EBO
TrOpers: Phyllis Harbin, VP&TOpMgr
Nb: Reid Wills, VP-FinSvcs

NATIONAL BANK OF COMMERCE
P.O. Box 10686 35202-0686
205/583-3629 Tr$338 Mil
Hd,ComTrF,Nb: J. Vance Davidson, SrVP&TO
PersTr,EmplBen: Leigh C. Baird, TO
CorpTr: Thomas Clower, TO
TrInv: Carter Anthony, VP&TO
TrOpers: Robbie Krueger, TOpO

SOUTHTRUST BANK OF ALABAMA, N.A.
P.O. Box 2554 35290
205/254-5392 Tr$658 Mil
(Branches in Anniston, Dothan, Huntsville, Mobile & Opp)
Hd: Jack A. Boadway, ExecVP
PersTr: Douglas C. Bell, SrVP
CorpTr: Carl B. Smith, SrVP
TrInv,ComTrF,EmplBen: Donald M. Helton, SrVP
TrOpers: Roger L. Brown, SrVP
RE: Ronald H. Moon, SrTO
Robert Kinney, SrTO

Brewton

FIRST NATIONAL BANK
P.O. Box 469 36427
205/867-3235 Tr$50 Mil
Hd,Nb: Dan Britton, SrVP&SrTO
CorpTr,TrAdm: Bonnie Barnes, VP&TO
EmplBen: Raymond F. Lynn, Jr., VP&TO
ComTrF,TrOpers: Elaine Catoe, TO
TrOpers,TDP: Joyce Baker

Decatur

AMSOUTH BANK N.A.
P.O. Box 1488 35602
205/552-9317
(Regional Trust Office of Birmingham)
Hd: Paul Hargrove, VP&TO

Demopolis

ROBERTSON BANKING CO.
P.O. Drawer 490 36732
205/289-3564
Hd,PersTr,CorpTr: John E. Northcutt, Pres&TO
PersTr,CorpTr,TrInv,TrOpers: Joyce McCluskey, TO

Dothan

FIRST ALABAMA BANK/DOTHAN
P.O. Box 6507 36302
205/677-2440 Tr$32 Mil
(Branch Office of Montgomery)
Hd: Robert B. Doyle, III, VP&TO
TrOpers: Mary Harrell

SOUTHTRUST BANK OF DOTHAN
101 E. Main St. 36303
205/793-0700 Tr$58 Mil
(Branch of Birmingham)
Hd,TrInv,ComTrF,EmplBen,Nb: Hank Gerarc's, VP&TO
PersTr,CorpTr: Donna Wade, TO
EmplBen,PersTr: Donna Valeska, TO
TrOpers: Joyce Toombs, TOpO

Florence

THE FIRST NATIONAL BANK OF FLORENCE
201 S. Court St., P.O. Box 758 35631
205/767-8505 Tr$60 Mil
Hd,PersTr,TrInv,EmplBen,Nb:
Donald L. Carter, VP&TO
PersTr,CorpTr,TrInv,TrOpers:
Jane F. Reding, TO
PersTr,EmplBen: Glyn H. Hollis, TO
TrOpers: Jackie Murphy

Greenville

FIRST NATIONAL BANK
P.O. Box 508 36037
205/382-6511 Tr$2.25 Mil
Hd: Mrs. Ernie S. Jones, SrVP&TO

Huntsville

AMSOUTH BANK N.A.
P.O. Box 507 35804
205/535-6839
(Regional Trust Office of Birmingham)
Hd: Joel T. Daves, VP&TO

THE COLONIAL BANK-NORTHERN REGION
Trust Department
P.O. Box 1708 35807
205/531-4870 Tr$35.872 Mil
Hd,TrInv,Nb: Donald P. Kyle, VP&TO
PersTr: Ann Morrison, TO
CorpTr,TrOpers: Shannon Sauls, AsstVP&TO

FIRST ALABAMA BANK/HUNTSVILLE
P.O. Box 680 35804
205/535-0370
(Regional Trust Office)
Hd: Evans Dunn, Jr., SrVP&TO
PersTr: J. Victor Baskerville, VP&TO
CorpTr: Ruth H. Thomas, TO
EmplBen: W. Keith Childers, TO
TrInv: Ken Frank Griffin, IO
TrOpers: Dolores Ancell, TOpO

SOUTHTRUST BANK OF HUNTSVILLE, N.A.
409 Madison St. 35801
205/551-4126 Tr$27 Mil
(Branch of Birmingham)
Hd: D. Richard George, SrVP&TO
Glenda Knowles, TO
Tammy Carpenter, AsstTOpO
Joey Luttrell, AsstTO

Mobile

AMSOUTH BANK N.A.
P.O. Box 1628 36629
205/694-1575
(Regional Office of Birmingham)
Hd: Joseph H. Baker, SrVP&TO

THE BANK OF MOBILE, N.A.
68 St. Francis St., P.O. Box 3067 36652
205/431-7821
Hd,EmplBen,TrInv: H. Harrell Galloway,
ExecVP&TO
PersTr,CorpTr,TrOpers: Kay I. McKee, VP&TO

FIRST ALABAMA BANK/MOBILE
106 St. Francis St., P.O. Drawer 2527 36622
205/690-1411
(Regional Trust Office)
Hd: William B. Inge, Jr., ExecVP&TO
PersTr: Ben T. Lanham, III, SrVP&TO
CorpTr: Frank W. Browning, Jr., VP&TO
EmplBen,Nb: Stewart Thames, Jr., VP&TO
TrInv: J. Kenneth Alderman, VP&SrIO
TrOpers: Walter I. Cleverdon, VP&TO
RE(Forestry): Donald L. Harper, VP&TO
(Oil,Gas,Min): A. Harold Winn, VP&TO

SOUTHTRUST BANK OF MOBILE
P.O. Box 1508 36633
205/431-9282 Tr$39 Mil
Hd,TrInv,PersTr: William T. Haynie, Jr., VP&TO
EmplBen: Leslie L. Dean, VP&TO

★Montgomery

AMSOUTH BANK N.A.
P.O. Drawer 431 36195
205/834-9500
(Regional Office of Birmingham)
Hd: John N. Albritton, VP&TO

FIRST ALABAMA BANK/MONTGOMERY
P.O. Box 511 36101
205/832-8200
(Regional Trust Office)
Hd: Clinton C. Berry, Jr., ExecVP&SrTO
PersTr,ComTrF: Barry Bledsoe, VP&TO
CorpTr: Walter L. Darby, SrVP&CTO
TrInv: Jimmie Carnes, VP&SrIO
EmplBen: Mildred O. Markwell, AsstVP&TO
TrOpers: Laura E. Broughton, TOpO

UNION BANK & TRUST CO.
P.O. Box 2191 36197
205/265-8201 Tr/o$150 Mil
Hd: James G. Hawthorne, Jr., SrVP-Tr
PersTr: Dennis W. Hanna, VP&TO
Elaine P. Ward, VP&TO
Glenda A. Freeman, TO
CorpTr: Sarah J. Lee, VP&CTO
Diane Carpenter, CTO
TrOpers: Melba Burdette, VP-TrOpers
Ann O. Fisk, TOpO
RE: Catherine B. Smith, VP-TrRE&Bldg
TrInv,ComTrF: Charles F. Wilder, VP&TrInvO

Opelika

FARMERS NATIONAL BANK
P.O. Box 2070 36803-2070
205/749-8361 Tr/u$1 Mil
Hd: Warner Williams, ExecVP&TO

Opp

SOUTHTRUST BANK OF COVINGTON COUNTY, N.A.
110 Main St., P.O. Drawer A 36467
205/493-3581 Tr$5.9 Mil
(Branch of Birmingham)
Jeanette Walker, VP&TO

Phenix City

PHENIX-GIRARD BANK
P.O. Box 70 36868-0070
205/298-0691
Thomas L. Evans, Pres
Stephen E. Medlock, ExecVP

Selma

PEOPLES BANK & TRUST CO.
P.O. Box 799 36701
205/875-1000 Tr$39 Mil
Hd: Gary M. Pierson, SrVP&TO
Andrew C. Bearden, Jr., VP&TO

Talladega

FIRST NATIONAL BANK
P.O. Box 797 35160
205/362-2334 Tr$4.1 Mil
Hd: R. Merrell Sweat, Pres&TO
PersTr,Nb: Tim Hackney, AsstTO

Troy

TROY BANK & TRUST CO.
P.O. Box 967 36081
205/566-4000 Tr$22 Mil
Hd: Lynda Floyd, VP&TO
Doug Mins, SrTO
Molly Sanders, TOpO

Tuscaloosa

AMSOUTH BANK, N.A.
P.O. Box 2028 35403
205/345-5000
(Regional Trust Office of Birmingham)
Hd: Lowell A. Womack, SrVP&TO

FIRST ALABAMA BANK/TUSCALOOSA
2222 Ninth St., P.O. Box 2509 35403
205/345-4610
(Regional Trust Office)
Hd: Arnold P. Avery, Jr., VP&SrTO
PersTr: John D. Quarles, Jr., VP&TO
EmplBen,TrOpers: Sory S. Dunn, TO
CorpTr: Terri Burroughs, AsstTO

ALASKA

Anchorage

ALASKA NATIONAL BANK OF THE NORTH
P.O. Box 196608 99502
907/261-7425 Tr$1.5 Bil
(Branch in Fairbanks)
Hd: Thomas A. Packer, SrVP
PersTr: Debra A. Smith, TO
TrInv: Annemarie Falvey, AsstVP
ComTrF: Bud Leslie, VP
EmplBen: Onetta Landers, VP
TDP: Dennis Potter

ALASKA STATEBANK
Trust Dept.
P.O. Box 100240 99510
907/277-5661
Hd: Margaret A. Hein, SrVP

FIRST NATIONAL BANK
P.O. Box 100720 99510
907/276-6300 Tr$171 Mil
Hd: Robert McKay, SrTO
PersTr: George P. Roberts, AsstTO
CorpTr: Karen Myers, AsstTO
TrInv,ComTrF: Miranda Moy, TO

KEY TRUST COMPANY OF ALASKA
P.O. Box 100900 99510-0900
907/561-5233 Tr$8.5 Mil
(Branch in Fairbanks)
Robert L. Nokes, Pres&CEO
Hd,CorpTr: Vern Sayles, Mgr
PersTr: Virginia Eggleston, TrAdm
TrInv,ComTrF: Gary Koch
EmplBen: Tracie Williamson
TrOpers,TDP: Connie Carter
Nb: Jacqueline G. Lorenz

NATIONAL BANK OF ALASKA
P.O. Box 100600 99510-0600
907/265-2958 Tr$800 Mil
(Branch in Fairbanks)
Mgr: R. A. Maradik, VP&TO
PersTr: Ed Hagerman, VP&TO
Patsy McKay, AsstVP&TO
CorpTr: Julian "Bud" Leslie, VP&TO
EmplBen: Bob Whittenberg, VP&TO
Debra Smith, AsstCsh&TO
TrOpers: Tanis Ramstad

SECURITY PACIFIC BANK ALASKA, N.A.
P.O. Box 104800 99510
907/263-3249 Tr$680 Mil
Hd: Charles F. Bailey, FVP
PersTr: Julie A. Walz, AsstVP
EmplBen: Michael L. Stanley, AsstVP

Discretionary Trust Assets: This figure should reflect the market value of employee benefit, personal trusts, estates, and managed agencies over which each institution exercises investment discretion as reported to the F.D.I.C. on the "Annual Report of Trust Assets".

ALASKA (Cont'd)

Fairbanks

ALASKA NATIONAL BANK OF THE NORTH
P.O. Box 60730 99706
907/479-2281
(Branch of Anchorage)

KEY TRUST COMPANY OF ALASKA
P.O. Box 1230 99701
907/452-2146 Tr$8.5 Mil
(Branch of Anchorage)
Hd,CorpTr: Vern Sayles
PersTr: Virginia R. Eggleston, TrAdm
TrInv,ComTrF: Gary Koch
EmplBen: Tracie Williamson
TrOpers,TDP: Connie Carter
Nb: Jacki Lorenz

NATIONAL BANK OF ALASKA
613 Cushman 99707
907/459-4328
(Branch of Anchorage)
Dave Dobbs, VP&TO
Jackie Barton, AsstCsh&TO

ARIZONA

Flagstaff

VALLEY NATIONAL BANK
100 W. Birch Ave., P.O. Box 1209 86002
602/774-0671
(Branch of Phoenix)
Mgr: Edmund Greenmun, VP
Nancy Shoemaker, AsstVP

Green Valley

SECURITY PACIFIC BANK ARIZONA
P.O. Box 487 85622
602/792-7037
(Branch of Phoenix)
Mgr: Thomas W. Shelby, VP&TO
TrInv: Scot McCormick, VP

VALLEY NATIONAL BANK
81 W. Esperanza Blvd.
P.O. Box 1008 85614
602/625-8070
(Branch of Phoenix)
Joanne Repcik, TO

Mesa

CITIBANK (ARIZONA)
Private Banking Investment Division
P.O. Box 1606 85201
602/248-2465
(Branch of Phoenix)
Marsha Malmstrom, AsstVP

FIRST INTERSTATE BANK OF ARIZONA,NatAssn
P.O. Box 1546 85201
602/834-2415
(Branch of Phoenix)
Mgr: Carol A. Hunter, VP&TO

NORTHERN TRUST BANK OF ARIZONA
2266 S. Dobson Rd. 85202
602/730-1577
(Branch of Phoenix)
Michael McCartney, VP&Mgr
Scott Essex, TO

SECURITY PACIFIC BANK ARIZONA
P.O. Box 4037 85201
602/898-6870
(Branch of Phoenix)
Mgr: Timothy R. Baughman, VP&TO
TrInv: Keith Wirtz, VP

VALLEY NATIONAL BANK
66 W. Main St., P.O. Box 4528 85201
602/890-5035
(Branch of Phoenix)
Hd: William C. Shiel, VP&Mgr
Carl Fredman, AsstVP&TO
Curt House, AsstVP&TO
Jack Rounsefell, TO

★ Phoenix

CITIBANK

CITIBANK (ARIZONA)
Private Banking Investment Division
P.O. Box 1095 85001
602/241-8640 Tr/o$900 Mil
(Branches in Mesa, Sun City & Tucson)
Hd: James P. Weller, SrVP
PersTr: Mark Tomlinson, AsstVP
CorpTr: Dallene White, VP
TrInv: Walter Haas, SrVP
EmplBen: Regina Lenio, AsstVP
TrOpers: Peter Chapa, AsstVP
TrTax: Richard Weaver, AsstVP
Nb: Annette Younkins, AsstVP

FIRST INTERSTATE BANK OF ARIZONA,NatAssn
P.O. Box 53437 85072-3437
602/271-6199 Tr$3 Bil
(Branches in Mesa, Scottsdale, Sedona, Sun City, Tucson & Yuma)
Hd: Philip C. Quindry, SrVP
PersTr: Jon W. Dykema, VP&TO
CorpTr: Rose A. Robb, VP&TO
Mktg/CorpSvcs: Harold C. Dorenbecher, Jr., VP&TO
TrInv: R. Michael Sullivan, VP
EmplBen: Carol J. Jones, VP
TrOpers: Walter H. Leveen, VP
TrCoun: Roger D. Curley, VP
TrRE: George Hastings, VP&TO
PhoenixBrMgr: Bryce W. Obray, VP&TO

MARSHALL & ILSLEY TRUST CO. OF ARIZONA
One E. Camelback 85012
602/230-0985
(Branch in Sun City)
Michael J. Revane, ChmBd
Hd: Robert A. Dahl, Pres&CEO
EmplBen: Morry L. Birnbaum, VP
PersTr: Kathleen A. Gould, VP
Albert J. Fallone, Jr., VP
CorpTr: Jon M. Rudolph, VP
Tax: John P. Mitchell, VP
TrInv: Sharon E. Karraker, VP
Judith C. Murphy, VP
Nb: R. Craig Wilson, VP
William J. Foy, VP
Melissa A. Kemp, TO

NORTHERN TRUST BANK OF ARIZONA
4350 E. Camelback Rd., Ste. 100G 85018
602/840-8550
(Branches in Mesa, Sun City & Tucson)
James D. Bruner, Chm
Hd: Bernard Cygan, VChm
Quentin Johnson, Pres
PERSONAL FINANCIAL PLANNING
Peter R. Carpenter, VP
Bernadette DeAngelis, VP
M. C. Rouse, 2ndVP
Richard Stainsby, TO
TRUST ADMINISTRATION
Richard P. Tillack, VP
Thomas R. Schuknecht, VP
Thomas Rumph, VP
Carol A. Filigenzi, VP
Rachel E. Dolan, VP
INVESTMENTS
Joseph Cannizzaro, VP
Alan A. Elkins, VP
Richard A. Arndt, VP
Margaret I. Garitson, 2ndVP
EMPLOYEE BENEFITS
Linn B. Henderson, VP
REAL ESTATE SERVICES
Richard H. Walker, VP
TRUST TAX ADMINISTRATION
Catherine R. VanCamp, CPA&VP
TRUST ACCOUNTING
Stan Hurd

NORWEST BANK ARIZONA, N.A.
5090 N. 40th St., Ste. 190 85018
602/224-5090
(Branch in Sun City)
Hd: John A. Miller, Pres
Samuel H. Rogers, Jr., VP
TrOpers: Judith A. Prewitt, TOpO

SECURITY PACIFIC BANK ARIZONA
P.O. Box 2511 85002
602/262-2000 Tr$790 Mil
(Branches in Chandler, Green Valley, Mesa, Scottsdale, Sun City & Tucson)
Hd: Michael J. Riordan, SrVP&Mgr
PersTr,TrSvcs: Robert C. Mogle, FVP&TO
TrInv: Stanley E. Rulapaugh, FVP
ComTrF: Michael S. Wente, VP
Prob: Linda D. Hardin, VP&TO
CorpTr: John P. Lorenzen, VP&TO
EmplBen: James D. Jurek, FVP&TO
TrOpers: Jay Inverso, FVP&Mgr
TrMkt,Nb: Stephen J. Peterson, FVP&TO

VALLEY NATIONAL BANK
P.O. Box 71 85001
602/261-2606 (Main Office)
602/261-1264 (Mgr) Tr$2.500 Mil
(Branches in Flagstaff, Green Valley, Mesa, Prescott, Scottsdale, Sun City, Sun City West & Tucson)
State-Wide
Hd: Robert T. Johnson, SrVP
TrAdm: Edwin P. Voss, VP
PhxTrAdm: David W. Lee, Jr., VP
CorpTr: Robert Golob, VP&Mgr
TrInv: Lyle Wurtz, VP&Mgr
Lynn Yturri, VP&AsstMgr
EmplBen: Bob Brown, VP&Mgr
TrOpers: Gus Semmler, VP&Mgr
Tax: Doug Dixon, VP&Mgr
Nb: Donald F. Romano, VP&Mgr
RE: Kenneth W. Frankel, VP&Mgr
InvRes: Barbara Walchli, VP&Mgr

Prescott

VALLEY NATIONAL BANK
117 E. Gurley St. 86301
602/445-9500
(Branch of Phoenix)
Mgr: Ed Greenmun, VP&Mgr
Betty Moore, AsstVP

Scottsdale

CHASE TRUST COMPANY OF ARIZONA
7501 E. McCormick Pkwy. 85258
602/248-8600
(Branch in Scottsdale)
Hd: James E. Louden
TrInv: Robert E. Blakemore, VP
TrAdm: Richard Vanderheiden, VP

FIRST INTERSTATE BANK OF ARIZONA
P.O. Box 5930 85261
602/271-6200
(Branch of Phoenix)
Mgr: Albert M. Bernal, VP&TO

The Directory of Trust Institutions is included in a T&E subscription!

Include Your Logo
See Page 232

HARRIS TRUST BANK OF ARIZONA
(A wholly owned subsidiary of Harris Bankcorp - Chicago)
6263 N. Scottsdale Rd. 85253
602/949-7800 Tr$922 Mil
(Branches in Sun City & Tucson)
Thomas F. Jones, Jr., VChm&ChTO
InvMgt: Thomas R. Hackett, SrVP&SrIO
John D. Richardson, VP
Michael D. Rees, AsstVP
Daniel A. Rinder, AsstVP
Paul M. Wendee, TO
Carole Christakis, IO
Nb: D. Bruce Frobes, SrVP&SrMktgO
Peter L. Monzures, VP
James D. Wahl, VP
Paula J. Garner, TO
RE: James T. Andras, VP
Dana Luchi, REO
AcctsAdm: A. R. Olson, VP
Jon P. Engebretson, VP
Thomas R. Heise, AsstVP
TrOpers: James W. Tomlinson, VP
TrCoun: Nancy C. Burnett, AsstVP
Acctng: Dolores M. Bushell, VP
Treas/Contr: Helen Chau, AsstContr
TrTx: James M. Buckley, AsstVP,EBT/TrTaxMgr
Personnel: Monica Austin, PersnlO
CorpSvc: Sondra A. Thompson, CorpSvcsOff

SECURITY PACIFIC BANK ARIZONA
P.O. Box 1589 85252
602/941-6161
(Branch of Phoenix)
Mgr: William J. Corbett, Jr., VP&TO
TrInv: Michael S. Wente, VP

VALLEY NATIONAL BANK
4821 N. Scottsdale Rd., P.O. Box 1767 85252
602/890-6975
(Branch of Phoenix)
Mgr: Clifford R. Van Zile, VP
William Hoeman, VP&TO
Kirke Meeks, VP&IO
Joan Manning, AsstVP
Glenn W. Shevlin, AsstVP
Richard Halladay, BDO&AsstVP
E. C. Stegmann, AsstVP
Marilyn Budolfson, IO

Sedona

FIRST INTERSTATE BANK OF ARIZONA, NatAssn
P.O. Box 319 86336
602/282-2223
(Branch of Phoenix)
Mgr: Daniel J. Atfield, VP&TO

Sun City

CITIBANK (ARIZONA)
Private Banking Investment Division
P.O. Box 1129 85372
(Branch of Phoenix)
Hd: Maria Moreno, TO

FIRST INTERSTATE BANK OF ARIZONA,NatAssn
P.O. Box 1039 85372
602/876-5925
(Branch of Phoenix)
Mgr: Larry S. Rousey, VP&TO

HARRIS TRUST BANK OF ARIZONA
10001 W. Bell Rd., Ste. 154 85351
602/841-8411
(Trust Department Branch)
Mgr: Colleen Kelly, VP
AcctAdm: Karen Clark, AsstVP

M&I TRUST COMPANY OF ARIZONA
10240 W. Bell Rd. 85351
602/977-4238
(Branch of Phoenix)
Neil A. Riddle, VPAdmin
Frederick A. Schertenlieb, VPSls
Elizabeth Reeve, VPSls

NORTHERN TRUST BANK OF ARIZONA
10220 W. Bell Rd., Ste. 120 85351
602/972-0693
(Branch of Phoenix)
Mgr: Rae M. McMillan, VP
Thomas H. Nash, VP
Mary Margaret Dockendorf, TrAdminO

NORWEST BANK ARIZONA, N.A.
10001 W. Bell Rd., Ste. 107 85351
(Branch of Phoenix)
Hd: Richard C. Villars, VP

SECURITY PACIFIC BANK ARIZONA
P.O. Box 1939 85372
602/842-1960
(Branch of Phoenix)
Mgr: Stephen S. Mather, VP&TO
TrInv: Thomas E. Gorman

VALLEY NATIONAL BANK
10300 W. Thunderbird Blvd., P.O. Box 690 85372
602/589-3636
(Branch of Phoenix)
Mgr: Richard E. McKnight, VP
Wayne Lutz, VP&BDO
Dan Kammrath, AsstVP
Robert Schumacher, AsstVP
Charles Lieder, AsstVP
Diane Puike, AsstVP

VALLEY NATIONAL BANK-SUN CITY WEST
13501 Camino del Sol, P.O. Box 29517 85038
602/589-3829
(Branch of Phoenix)
James McGreevy, BDO&AsstVP
Robert A. Schultz, AsstVP&TO

Tucson

FIRST INTERSTATE BANK OF ARIZONA,NatAssn
P.O. Box 350 85702
602/792-5112
(Branch of Phoenix)
Mgr: Wilbert W. Runcorn, VP&TO

HARRIS TRUST BANK OF ARIZONA
3561 E. Sunrise 85718
602/577-1344
(Trust Department Branch)
Mgr: David J. Winter, VP
Nb: Roger A. Landis, VP
InvMgt: Jeffry G. Denison, AsstVP

NORTHERN TRUST BANK OF ARIZONA
6373 E. Tanque Verde Rd., Ste. 100 85715
602/298-3300
(Branch of Phoenix)
Mgr: Bruce Bates, VP
William Christian, TO
Lloyd Clark, VP

SECURITY PACIFIC BANK ARIZONA
P.O. Box 26936 85726
602/792-7774
(Branch of Phoenix)
Mgr: Thomas W. Shelby, VP&TO
TrInv: Scot McCormick, VP

VALLEY NATIONAL BANK
5210 Williams Circle, P.O. Box 13779 85732
602/792-7166
(Branch of Phoenix)
Mgr: Joseph R. O'Neill, VP
Thomas Zoellner, VP&IO
Nancy Bogan, AsstVP&TrInvO
Mason Borgman, AsstVP
Joe Cybulsky, VP
Evelyn Holloman, TO
Pat Newton, TO
Kathleen Hanley, TO
Nancy Whitley, TrInvO
Maria Elba Leon, AsstVP&BDO
Thomas K. Richey, AsstVP

Yuma

FIRST INTERSTATE BANK OF ARIZONA, NatAssn
P.O. Box 1256 85364
602/343-7912
(Branch of Phoenix)
Mgr: Janis K. Collins, VP&TO

ARKANSAS

Batesville

CITIZENS BANK
P.O. Box 2156 72503-2156
501/793-4441 Tr$3.3 Mil
Hd: Gene Crawford, TO

FIRST NATIONAL BANK
P.O. Box 2557 72503
501/793-4141 Tr$13 Mil
Hd: Glenn Edwards, VP&TO

Bella Vista

THE BANK IN BELLA VISTA
72714
501/273-3331
(Branch of Bank of Bentonville)
Robert J. Sabata, VP&TO
Peggy A. King, AsstTO

Benton

BENTON STATE BANK
146 W. South St. 72015
501/778-0431 Tr$12 Mil
Hd: Russell Coleman

THE UNION BANK OF BENTON
207 W. Conway St.
P.O. Box 687 72015
501/778-0411 Tr$1.9 Mil
Hd: Ray Pennington, AsstVP&TO
Bonnie Wright, AsstCsh&TO

Bentonville

BANK OF BENTONVILLE
P.O. Box 1229 72712
501/273-3331 Tr$88 Mil
(Branch in Bella Vista Bank, Bella Vista)
Hd: Bob R. O'Neal, VP&TO
TrInv: Scott Phillips
PersTr,EmplBen: Rex Wolstenholm, TO
TrOpers: Mickey Cooper

Berryville

THE FIRST NATIONAL BANK
305-307 Public Sq., P.O. Box 367 72616
501/423-6601 Tr$2.4 Mil
Hd: W. A. Hudspeth, III

Blytheville

FARMERS BANK & TRUST CO.
400 W. Main St. 72315
501/763-8101 Tr$8.9 Mil
Hd: Dona Holmes, TO
TDP: Shirley Richardson, AsstCsh

THE FIRST NATIONAL BANK IN BLYTHEVILLE
P.O. Box 809 72316
501/763-4443 Tr/o$1 Mil
Hd: Wm. J. Tomlinson, Pres

Camden

FIRST NATIONAL BANK
P.O. Box 977 71701
501/836-5701 Tr$5 Mil
Hd: E. M. Horton, Pres

MERCHANTS & PLANTERS BANK, N.A.
123 Washington St. SE, P.O. Box 1017 71701
501/836-8136
Robert L. Jones, CEO&ChmBd
Jim Yeager, VP&TO

Carlisle

CITIZENS BANK & TRUST
118 N. Court St., P.O. Bo 69 7202
501/552-7574 Tr$10 Mi
Hd: M. Gaines Young, Jr.

ARKANSAS (Cont'd)

Conway

THE FIRST NATIONAL BANK
1 National Plaza, 1022 Main St.
P.O. Box 279 72032
501/327-8931 Tr$23 Mil
Hd: David Holmes, AsstVP&TO

FIRST STATE BANK & TRUST CO.
P.O. Box 729 72032
501/329-5656 Tr$14.1 Mil
Hd: Richard P. Clark, II

Crossett

FIRST NATIONAL BANK OF CROSSETT
210 Main St. 71635
501/364-4171 Tr$15 Mil
Hd: Wm. C. Norman, Jr., Chm&TO
TrOpers: J. Jenkins, VP&TO

De Witt

DE WITT BANK & TRUST CO.
P.O. Drawer 71 72042
501/946-3535 Tr$20 Mil
Hd: Frank Ellis, VP&TO

FIRST NATIONAL BANK
P.O. Drawer 511 72042
501/946-3551
Hd: Warren A. Jennings, VP&TO

Des Arc

FARMERS & MERCHANTS BANK
P.O. Box 369 72040
501/256-4191 Tr$3.8 Mil
Hd: Sherod S. White, Pres

Dumas

MERCHANTS & FARMERS BANK
Waterman St. 71639
501/382-4311 Tr$6 Mil
Hd: J. Michael Jones, VP&TO
TrOpers: Brian Payne, VP&TO

El Dorado

EXCHANGE BANK & TRUST CO.
P.O. Box 641 71730
501/862-6683
Hd: R. Douglas Wright, SrVP&Mgr

FIRST NATIONAL BANK OF EL DORADO
P.O. Box 751 71731
501/863-3181 Tr$163 Mil
Hd,TrInv,Nb: David L. Barry, VP&Mgr
PersTr,Est: Mrs. Voncile Berry, VP&TO
Joe White, VP&TO
EmplBen: Geren D. Baker, AsstVP&TO
CorpTr: Judy Braswell, AsstTO
Opers: Pam Bradley, Supv

NATIONAL BANK OF COMMERCE
P.O. Box 992 71730
501/862-8161 Tr$60.1 Mil
Hd: C. Duke Allison, Jr., SrVP&TO
PersTr,CorpTr: Becki W. Lusk, TO
TrInv: Glen R. Jones, TO

Fayetteville

FIRST NATIONAL BANK OF FAYETTEVILLE
P.O. Box 1287 72702
501/575-7010
Hd: Mark A. Lungaro, SrVP&TO
PersTr: Robert Meeks, VP&TO
EmplBen: Paula Johnson, EBAdm
TrOpers: Fran McCandless, AsstVP&TO

McILROY BANK & TRUST
P.O. Box 1327 72702
501/575-1000 Tr$26 Mil
Hd,TrMgr,PersTr: Robert P. Plummer, VP
CorpTr: Mary Ella Earle, AsstTO
TrInv: Scott Phillips, TrInvO
EmplBen,Est: Mark Gibson, TO
TrOpers: Mickey Cooper, VP&TOpMgr

Forrest City

FIRST NATIONAL BANK OF EASTERN ARKANSAS
P.O. Box 351 72335
501/633-3112 Tr$5 Mil
Hd,PersTr,CorpTr: T. C. Pope, VP&TO
TrOpers: Margie Whittenton, AsstCsh

PLANTERS BANK & TRUST CO.
321 N. Rosser St., P.O. Box 1539 72335
501/633-2833 Tr$1.7 Mil
Hd: Joyce L. Clark, SrVP&TO

Fort Smith

CITY NATIONAL BANK
P.O. Box 47 72902
501/785-2811 Tr$30 Mil
Hd: Jeryl Q. Looper, SrVP&TO

FIRST NATIONAL BANK OF FORT SMITH
P.O. Box 7 72902
501/782-2041 Tr$204 Mil
Hd: Wayne F. Swofford, SrVP&TO
PersTr: William B. Buergler, VP&TO
TrInv: Elizabeth Echols, AsstTO
EmplBen: Barbara B. Hill, AsstVP&TO
TrOpers: Kim Snipes, AsstTO

MERCHANTS NATIONAL BANK
P.O. Box 17007 72917
501/785-7500 Tr$126 Mil
Hd,Nb: Bruce D. Roberson, VP&Mgr
John R. Taylor, VP&TO
Robert A. Fugate, VP&TO
Ruth Whitlock, VP&TO

Gillet

PLANTERS & MERCHANTS BANK
Main & Third Sts., P.O. Box 538 72055
501/548-2211 Tr/u$1 Mil
Hd: Larry E. Bauer, Pres&TO

Greenwood

FARMERS BANK
72936
501/996-4171 Tr$.5 Mil
Hd: Ed Wilkinson, VP

Harrison

FIRST NATIONAL BANK
P.O. Box 730 72601
501/741-2355 Tr$1 Mil
Hd: Doris Arnold, VP

THE SECURITY BANK
P.O. Box 1078 72602
501/741-8200 Tr$1.7 Mil
Hd: Wayne Clark, Pres&TO

Helena

FIRST NATIONAL BANK OF PHILLIPS COUNTY
P.O. Box 160 72342
501/338-6751 Tr$11 Mil
Hd: H. M. Richmond, SrVP,TO&Csh
Nb: Angela Woodyard, AsstTO

HELENA NATIONAL BANK
P.O. Box 280 72342
501/338-6451 Tr/u$1 Mil
Hd: Leon J. Rinke, VP&TO

Hope

CITIZENS NATIONAL BANK
P.O. Box 599 71801
501/777-2313 Tr/u$2 Mil
Albert Graves, ChmBd
Mitchell LaGrone, VChmBd
John Robert Graves, Pres&CEO
Dennis Ramsey, ExecVP
Pat Severns, VP&TO
Jim Tate, VP&AsstTO

FIRST NATIONAL BANK
P.O. Box 520 71801
501/777-2363 Tr/u$5 Mil
Hd: Bruce McRae

Hot Springs

ARKANSAS BANK AND TRUST COMPANY
P.O. Box 5640 71902
501/624-8834 Tr$80 Mil
Hd,PersTr,TrOpers: James D. Boardman, VP&TrMgr
CorpTr: Randy Outler, TOpO
EmplBen: Carole Lyons, VP&TO
TrInv: Dwight Goodwin, VP&TrInvO
Nb: James Chalikis, VP&TO

FIRST NATIONAL BANK OF HOT SPRINGS
P.O. Box 1000 71902
501/321-8075 Tr$92 Mil
Hd: Mike Dowling, SrVP
PersTr: Gene Parker, VP&TO
Velzene Wilson, VP&TO
Winnie Trawick, VP&TO
PersTr: Lola Fisher, VP&TO
TrOpers,CorpTr: Glenn Ellis, AsstVP
TrInv: Paul Johnson, VP
EmplBen: David Falconer, TO

Jacksonville

FIRST JACKSONVILLE BANK & TRUST
P.O. Box 827 72076
501/982-4511 Tr$35 Mil
Hd: John R. McNee
TrOpers: Betty Seales, AsstTO

Jonesboro

CITIZENS BANK
P.O. Box 1090 72403-1090
501/932-6603 Tr$100 Mil
Hd: Dan L. Trevathan
PersTr,CorpTr: Larry B. Boling, TO
EmplBen,Nb: Olen D. Smith, TO
Nb: Curtis McKinney
EmplBen,PersTr: Cindy French, TO

MERCANTILE BANK
P.O. Box 6018 72403
501/935-5521 Tr$56 Mil
Hd: Dick Gray, VP&SrTO
PersTr,CorpTr: Craig Boone, AsstVP&TO
EmplBen: Charles Harris, AsstVP&TO

★ Little Rock

FIRST COMMERCIAL NATIONAL BANK, N.A.
FIRST COMMERCIAL TRUST
P.O. Box 1471 72203
501/371-6700 Tr$1.4 Bil
Hd: Charles A. Hodden, Chm&CEO
PersTr: Dale J. Winthroath, Pres
Susan McCain, VP
CorpTr,TrOpers: Bonnie McKenzie, VP
TrInv: Lewis Vanness, VP
EmplBen: Al M. Crawford, VP

PULASKI BANK & TRUST CO.
Pierce & R Sts. 72207
501/661-7821 Tr$36 Mil
Hd: Holly E. Mathisen, VP
TrOpers: Beverly W. Sawyer, AsstVP&TO

UNION NATIONAL BANK
P.O. Box 1541 72203
501/378-4221 Tr/o$1.2 Bil
Hd: Michael O'Brien, ExecVP
William Thompson, 1stVP
TrInv: Tom Welch, TrInvO
EmplBen,Nb: Dick Cirks
TrOpers: Julie Anderson, TOpO
Nb: Nancy Bailey
EmplBen,Admin: Cynthia White

WORTHEN BANK & TRUST CO., N.A.
P.O. Box 1681 72203
501/378-1237
Hd: Ector R. Johnson, III, SrVP
PersTr: William L. Blair, VP&SrTO
Warren Wiltshire, VP&TO
Anne B. Roark, TO
Jane T. Gunter, TO
CorpTr: R. Chris Jones, CTO
TrInv: Aubrey L. Avants, SrVP
Frances Heard, AsstTrInvO
EmplBen: Ernie Farquharson, VP&TO
TrOpers: Joseph R. Schopfer, VP&TOpO
Myra Underwood, AsstTOpO

Magnolia

FARMERS BANK & TRUST
P.O. Box 250 71753
501/234-2211 Tr$17.6 Mil
Hd: Bruce D. Maloch, VP&TO
Bob L. Burns, AsstTO
TrOpers: Cindy L. Clayton, TOpO

FIRST NATIONAL BANK
P.O. Box 400 71753
501/234-1234 Tr$13 Mil
Hd: Homer F. Greer, Jr., VP&TO

McGehee

McGEHEE BANK
P.O. Box 787 71654
501/222-3151 Tr$21 Mil
Hd: James Michael Smith, TO
Nb: Sam Bowman, Chm

Monticello

COMMERCIAL BANK & TRUST COMPANY
P.O. Box 150 71655
501/367-6221 Tr$1 Mil
Hd: George T. Harris, ExecVP&TO
PersTr: Stephen P. Savage, AsstTO

UNION BANK & TRUST CO.
P.O. Box 270 71655
501/367-3453
Hd: David W. Henry, TO

Mountain Home

FIRST NATIONAL BANK & TRUST CO.
P.O. Drawer F 72653
501/425-2101 Tr$22 Mil
Hd: Don De Freece, VP&TO

PEOPLES BANK & TRUST
9th & Baker Sts. 72653
501/425-2166 Tr$18.5 Mil
Hd: Rick W. Cooper, VP&TO
TDP: Marvina Carson, AsstTO
Karla Whitaker, TrSec

Newport

THE FIRST STATE BANK OF NEWPORT
P.O. Box 340 72112
501/523-2744 Tr$1.550 Mil
Hd: Laverne Crum
Nb: Robert L. Smith

87% of the readers of
TRUSTS & ESTATES
save back issues.

North Little Rock

ONE NATIONAL BANK
P.O. Box 5761 72119
501/370-4460 Tr$65 Mil
Hd,PersTr,CorpTr: Michael McBryde, SrVP&TO
TrOpers: Anne Porter, TOpO
Robin Rhodes
Libi Billingsley
Caryn Dover

THE TWIN CITY BANK
One Riverfront Place 72119
Tr$128 Mil
Hd: Kenneth D. Hammonds
PersTr: Mary Ann Johnson
TrInv: John Ploszay
EmplBen: Tracy Bagwell
TrOpers: Debbie Saylor

Paragould

FIRST NATIONAL BANK
P.O. Box 700 72450
501/239-8521
Hd: William Oliver

SECURITY BANK
Court & Pruett Sts. 72450
501/239-9571 Tr$2 Mil
Sharon Johnson, TO

Pine Bluff

NATIONAL BANK OF COMMERCE
P.O. Box 6208 71611
501/541-8181 Tr$142 Mil
Hd: Richard L. Metcalf, SrVP
PersTr: Iris Rusing, TO
Bonnie Rauls, TO
Jane Townsend, AsstTO
TrInv: Robert A. Graham, AsstVP&TrInvO
EmplBen: Joe Clement
Rita Gronwald, VP&TOpO

SIMMONS FIRST NATIONAL BANK
P.O. Box 7009 71611
501/541-1111 Tr$179 Mil
Hd: John L. Rush, ExecVP
PersTr: Robert L. Hart, Jr. VP&TO
CorpTr: Nadine Kee, CTO
TrInv,ComTrF: George B. Talbot, VP&TO
EmplBen: Larry Lipsmeyer, TO
TrOpers: Sharon Hudson, TOpO

Reyno

FARMERS & MERCHANTS BANK
P.O. Box 108 72462
501/769-2300 Tr$2 Mil
Hd: David Dudley, Pres

Rogers

FARMERS & MERCHANTS BANK
4th & Chestnut, P.O. Box 250 72757
501/636-4233
Hd: J. E. Collier

FIRST NATIONAL BANK & TRUST CO.
201 W. Walnut St. 72756
501/636-1975 Tr$64 Mil
Hd,PersTr: Philip R. Dixon
PersTr,CorpTr: Dorothy Brown
TrInv: Scott Phillips
EmplBen: Fred W. Lookadoo
TrOpers: Mickey Cooper

Russellville

PEOPLES BANK & TRUST CO.
P.O. Box 220 72801
501/968-2112 Tr$8 Mil
Hd,Nb: James W. Lanier, VP&TO
PersTr,CorpTr,TrInv,Nb,TDP:
Glenna C. Long, AsstSrVP&TO

Searcy

FIRST NATIONAL BANK
P.O. Drawer 608 72143
501/268-4211 Tr$7 Mil
Hd: Wayne Hartsfield, Pres&TO

FIRST SECURITY BANK
P.O. Box 1009 72143
501/268-9871 Tr$12 Mil
Hd: Mike Hutsell, AsstVP&TO

Sheridan

GRANT COUNTY BANK
101 N. Oak St. 72150
501/942-3145 Tr$1 Mil
Hd: D. E. McCoy, Jr., Pres&TO

Siloam Springs

ARKANSAS STATE BANK
P.O. Box 400 72761
501/524-8101 Tr$6 Mil
Hd: Art Morris, VP&TO
Norene Barnes, AsstTO

FIRST NATIONAL BANK
P.O. Box 130 72761
501/524-6404 Tr$2.5 Mil
Hd: Holly Fields
TrAsst: Marilyn Jackson

Springdale

FIRST NATIONAL BANK OF SPRINGDALE
P.O. Box 249 72764
501/750-5500 Tr$22 Mil
Hd,PersTr,TrInv,EmplBen:
Edwin B. Cantrell III, VP&TO
TrAdmin: Jean Dipboye, TO
TrOpers,TDP: Leona Tolley, TOpO

FIRST STATE BANK
P.O. Box 189 72765-0189
501/751-1500 Tr$25 Mil
Hd: Robert A. Phillips, TO
TrSvcs: Joan Legg, Mgr
Marie Breuer, TrAdm
Richard L. Harris, RelBkngO

Stuttgart

FARMERS & MERCHANTS BANK
P.O. Box 947 72160
501/673-6911 Tr$28 Mil
Hd: Jim Shenep, VP&TO

FIRST NATIONAL BANK
P.O. Drawer 908 72160
501/673-3545 Tr$47 Mil
Hd: Floyd Voumard
TrAdmin: Pam Smith
TrOpers,TDP: Frances Lee

Texarkana

STATE FIRST NATIONAL BANK
State Line Plaza, P.O. Box 8000 75502
501/773-4541 Tr$76 Mil
Hd,PersTr,Nb: Gregory S. Torrance, SrVP&TO
CorpTr,TrInv,EmplBen: James Pat Bell, VP&TO
TrOpers: Brenda S. Engster, TO
CorpTr: Diane Youngblood, AsstTO
ComTrF: Betty Anthony, AsstTO
EmplBen: Al Melde, AsstTO

Van Buren

CITIZENS BANK & TRUST CO.
P.O. Box 469 72956
501/474-1201 Tr/u$1 Mil
Hd,PersTr,TrOpers: Sue Walker

ARKANSAS (Cont'd)

Warren

FIRST STATE BANK
P.O. Box 29 71671
501/226-2601 Tr$1 Mil
Hd: Freddie M. Mobley, Pres&TO

WARREN BANK & TRUST CO.
P.O. Box 350 71671
501/226-2621 Tr$10 Mil
Hd: Gerald D. Burton, Pres&TO

West Memphis

BANK OF WEST MEMPHIS
P.O. Box 2128 72301
501/735-2922 Tr/o$3.1 Mil
Hd: Arley Knight, SrVP&TO
TrOpers: Mary Goe, VP&TOpO

Wynne

CROSS COUNTY BANK
P.O. Box 9 72396-0009
501/238-8171 Tr/u$.5 Mil
Hd: Ken McClanahan, TO

FIRST NATIONAL BANK
P.O. Box 129 72396
501/238-2361 Tr$10 Mil
Hd: Doyl E. Brown, VP&TO
Carolyn Miller, AsstTO

CALIFORNIA

Anaheim

PACIFIC INLAND BANK
888 S. West St. 92802
714/535-2210 Tr$20 Mil
Hd,ComTrF: Kenneth J. Cummins, SrVP
PersTr: Fredrick Thompson, VP
Debra Arnold, Admin
EmplBen: Milton R. Dumm, VP
TrOpers: Philmore Chapman, VP
TrInv(Trident Inv. Mgmt., Inc.):
Sidney Hansen, Pres
Sales: Eugene Ford
William P. Gunn

Beverly Hills

THE BANK OF CALIFORNIA
9401 Wilshire Blvd., 6th Fl. 90212
213/205-3059
(Branch of San Francisco)
Nb: Debra Papageorge, VP

CITY NATIONAL BANK
120 S. Spalding Dr. 90212
213/550-5656 Tr$1.7 Bil
DivHd: G. B. Williams, ExecVP
TrAdmin: Janet Elliott, VP
CorpTr: Carol Janes, VP&TO
TrInv: Jerry Clebanoff, VP&TrInvO
EmplBen: Carol Saurenman, VP&TO
TrOpers: Faith Schwartz, VP
TrCoun: Robert Turkel

FIRST INTERSTATE BANK OF CALIFORNIA
9601 Wilshire Blvd. 90213
213/858-5520
(Branch of Los Angeles)
Mgr: Dennis Hoagland, VP
TrInv: Geoffrey M. Miller, AsstVP
Nb: James McCabe, VP

TRUST SERVICES OF AMERICA, INC.
405 S. Beverly Dr. 90212
213/552-5352
(Branch of Los Angeles)
Mgr: Brian T. Kennedy, VP&TO

UNION BANK
9460 Wilshire Blvd. 90212
213/550-6471
(Branch of Los Angeles)
Nb: David Erdman, VP

WELLS FARGO BANK,NatAssn
9354 Wilshire Blvd. 90212
213/550-2901
(Branch of San Francisco)
Gail Matthews, TO

Burbank

UNION BANK
3500 W. Olive Ave. 91505
818/955-6642
(Branch of Los Angeles)
Nb: Ed Smith, VP

Carmel

PACIFIC TRUST COMPANY
P.O. Box 221847 93922
408/626-1078
(Branch of San Jose)
Mgr: John W. Steinke, VP

WELLS FARGO BANK,NatAssn
26609 Carmel Ctr. Pl., P.O. Box 22740 93922
408/624-1522
Hd: Paul P. Bianchi, Jr., VP&TO

Century City

SECURITY PACIFIC NATIONAL BANK
Westside Trust and Financial Services Office
1901 Ave. of the Stars, Ste. M-40 90067
213/552-4238
Mgr: Richard M. Zimmerman, VP

Fresno

WELLS FARGO BANK, NatAssn
2222 W. Shaw Ave. 93711
209/442-6231
(Branch of San Francisco)
Hd: Kyran M. Schmidt

Hemet

FIRST TRUST BANK
1760 W. Florida Ave., P.O. Box 609 92343
714/652-5011
(Branch of Ontario)
Gael Anderson, VP&TO
Nancy Peltcher, TrAdm
Carol Poole, TrSec

Irvine

INTERNATIONAL CENTRAL BANK AND TRUST CORP.
15253 Bake Parkway 92718-2502
714/768-9300 Tr$771 Mil
Roger A. Graham, Chm
Hd: Daniel J. Fedrick, Pres
Cynthia Ellner, SrVP&SrTO

UNION BANK
18300 Von Karman Ave. 92715
714/553-7085
(Branch of Los Angeles)
Nb,PersTr: Hugh Black, VP
Nb,EmplBen: Steve Jenkins, VP

Laguna Hills

SECURITY PACIFIC NATIONAL BANK
Laguna Hills Trust and Financial Services Office
24022 Calle de la Plata, Ste. 405 92653
714/581-4140
Mgr: Norman Lilley, VP
Anne Schroeder, VP

UNION BANK
23511 Paseo De Valencia 92653
714/830-2332
(Branch of Los Angeles)
PersTr: JoAnn Apfeld, AsstVP
TrRE: John E. Fisher, AsstVP

La Jolla

CHASE MANHATTAN TRUST COMPANY OF CALIFORNIA, N.A.
1200 Prospect St., Ste. 200 92037
619/456-1661
(Branch of San Francisco)
Linda J. Stouffer, VP

SAN DIEGO TRUST & SAVINGS BANK
1200 Prospect St., Ste. 225
P.O. Box 8529 92038
619/454-9790
(Branch of San Diego)
Hd: Colin Fort, VP&TO

UNION BANK
7807 Girard Ave. 92037
619/230-4770
(Branch of San Diego)
Mgr: Robert A. Cameron, VP
Nb: Charles A. Guthrie, VP

Long Beach

FARMERS & MERCHANTS TRUST CO.
302 Pine Ave. 90802
213/437-0011 Tr$350 Mil
Hd,Nb: A. M. Christensen, SrVP,TO&Sec
PersTr: Roger L. Rosenbaum, VP&TO
EmplBen: Nancy L. Barney, TO
Sean Miller, AsstTO
TrOpers: Sally Farnham, VP/Opers
Michael Weiner, TO
Bobette Willens, TO
John Morris, AsstTO
Cynthia Clark, AsstTO

ESTATE-VAL SECURITY VALUATIONS IN MINUTES ON YOUR MICROCOMPUTER

Daily Prices for:
- **9,000 Domestic Equities**
- **26,000 Corporate and Government Bonds**
- **2 Million Municipal Securities**

ESTATE-VAL on your microcomputer will cut your reporting costs by 50% if you are currently using an on-line timesharing computer service. If you are mailing lists of securities to a pricing service, the savings will be even more and the turnaround time will go from weeks to minutes. Our service eliminates costly delays and increases trust profits.

EVP
Estate Valuations & Pricing Systems, Inc.

10801 National Boulevard, Suite 300
Los Angeles, California 90064
FAX (213) 470-0235 (213) 474-7514

WELLS FARGO BANK, NatAssn
650 Bellflower Blvd.
P.O. Box 20160 90801
213/491-8101
(Branch of San Francisco)
Hd: Patrick D. O'Leary

Los Angeles

THE BANK OF CALIFORNIA, NatAssn
550 S. Flower St. 90071
213/972-2000
(Hd Office: See San Francisco)
SoCALPersTr: Rod T. Morrill, VP&Mgr
LAMgr: Pamela D. Barker, VP
PersTr: Rita D'Alessandro, VP
TrOpers: Dolores Milicevich, AsstVP
TrRE: Robert Keenan, VP
Nb: Joseph I. Hasson, AsstVP
TrInv: Robert Golden, VP&IO
SoCalEmplBen: John Law, VP&Mgr

BANKERS TRUST COMPANY OF CALIFORNIA, NatAssn
300 S. Grand Ave. 90071
213/620-8200
(Wholly-owned subsidiary of Bankers Trust New York Corp.)
Hd: Allan C. Martin

BANKERS TRUST COMPANY
300 S. Grand Ave., 41st Floor 90071
213/620-8200
PersTr: K. Trible King, VP
PersInv: David E. Kriesel, VP

BOSTON SAFE DEPOSIT AND TRUST COMPANY OF CALIFORNIA
300 S. Grand Ave., Ste. 1200 90071
213/625-7000
(Branch of Boston, MA)
William Gamble, Pres

CALIFORNIA FEDERAL BANK
Retirement Services Division
5670 Wilshire Blvd., Ste. 2390 90036
213/932-2677
Mgr: Paul Fenton

CHASE

CHASE MANHATTAN TRUST COMPANY OF CALIFORNIA, N.A.
Chase Plaza, 16th Fl., 801 S. Grand Ave. 90017
213/689-5234
(Branch of San Francisco)
TrInv: Joseph Duffy, VP
Nb: Robert W. Hateley, VP
Gregory P. Kushner, VP
Cust: Dominick A. Alfano, 2ndVP

DAI-ICHI KANGYO BANK OF CALIFORNIA
770 Wilshire Blvd. 90017
213/612-6400 Tr/o$2 Bil
Hd,CorpTr,TrInv,EmplBen: Edward Magee, SrVP
CorpTr,TrMktg: Judy Irons, VP

FIRST INTERSTATE BANK OF CALIFORNIA
707 Wilshire Blvd. 90017
213/614-3166 Tr/o$3.2 Bil
(Branches in Beverly Hills, Los Angeles, Newport Beach, Rancho Bernardo, San Francisco & Santa Barbara)
TrCoun: John Varanese, VP
PersTrAdm: Albert W. Leland, VP
TrInv: Tony Somoza, VP
TrOpers: George War, VP
ChIO: Victor Sidhu, CFA, VP
Los Angeles Branch:
707 Wilshire Blvd. 90017
213/614-4835
Mgr: Robert E. Slade, VP
Nb: Robert Rainey, VP

FIRST INTERSTATE BANK, LTD.
707 Wilshire Blvd. 90017
213/614-3210 Tr$3.9 Bil
(Branch in San Francisco)
InstitTr&Invst: Vern Kozlen, SrVP
CorpTr: Carolyn Norman, VP&Mgr
TrInv: Alan Adelman, VP,CIO&Mgr
InstitCust: Roger Facklam, VP&Mgr
StockTransfer,TrOpers: Amru Khan, VP&Mgr
EmplBen: Al Antignolo, VP&Mgr
Nb: Deborah Dilley, VP&Mgr

HARRIS TRUST CO. OF CA
707 Wilshire Blvd., Ste. 4840 90017
Hd: Victor M. Woldridge, Chm&Pres
CorpTr: M. Valoise Douglas

IMPERIAL TRUST COMPANY
A Subsidiary of Imperial Bank
201 N. Figueroa St., Ste. 610 90012
213/627-5600 Tr$3.5 Bil
(Branch in San Francisco)
Hd: Michael J. Vaughan, Pres/CEO
Jai Sondhi, SrVP/Mgr,Opers-LA/SF
John R. Burrows, VP/DirMktg
Michael Becker, VP/Mgr/PersTr
Mark Larson, AsstVP/Contr
John Henry, VP/TO
Bill Schacht, VP/TO
George Lychkoff, VP/Mktg
Gina Southgate Thorton, AsstVP&TO
Kathleen Corwin, AsstVP&TO
Perohi Dikranian, TrAdmin
Jude Leo Watters, AsstVP/Mgr/InstCust
Curtis Bradley, CustAdm&TO

NORTHERN TRUST OF CALIFORNIA N.A.
444 S. Flower St., Ste. 2150 90017
213/612-8800
(Subsidiary of Northern Trust Corp., Chicago, IL. Offices in San Diego, San Francisco, San Jose, Santa Barbara & Orange County)
Hd: Alison A. Winter, Pres&CEO
MngDir: William F. Hodges
Aida A. Saada, ChOpO
Samuel W. Hunt, Jr., ChFidO
Tim J. Wegner, FO
Corp&MstTr: John S. Strahorn, VP
TrInv: Marion M. Smith, VP
TrOpers: Teresa E. Larsen, OpO
TrAdm: Robert A. Wold, VP
Nb: David W. Stein, VP
Linnae M. Anderson, VP
Karen M. Vielhaber, VP
Paul S. Henry, MktgO

SANWA BANK CALIFORNIA
Trust & Financial Services Division Administration
612 S. Flower St. 90017
213/613-2000 Tr$951 Mil
(Branches in Newport Beach, Pasadena, San Francisco, Santa Ana & Santa Barbara)
TrDiv: Howard E. Ritt, ExecVP
DepDiv,EmplBen,CorpTr: Vincent L. Shepherd, SrVP
PersTr: C. Scott Boone, VP&SrTO
TBFMgr: Kelsey L. Moline, VP
TrInv: John R. Thompson, VP&SrTrInvO
TrOpers: Linda G. Moore, VP&SrTO
TrTx: Blanca C. Scot, VP
TrRE: Richard R. Richards, VP
Los Angeles Office
612 S. Flower St. 90017
213/613-2957
EmplBenMgr: Jackie Vaughan, VP&TO
TBDO: Carolyn Cox, AsstVP
Richard Riva, AsstVP
CorpTr: Teresa Petta, VP&TO
Taft-Hartley: Lawrence R. Streeter, VP&TO

Discretionary Trust Assets: This figure should reflect the market value of employee benefit, personal trusts, estates, and managed agencies over which each institution exercises investment discretion as reported to the F.D.I.C. on the "Annual Report of Trust Assets".

Expert Appraisals & Consultation

•

- Rare Coins
- Diamonds
- Jewelry
- Watches
- Sterling

•

Expert advise on valuations, preservation or liquidation.

•

D & S Associates
1280 Bison, Suite B9-123
Newport Beach, CA. 92660

•

Call one of our experts for a professional discussion of your holdings.

714/640-2446
800/446-7201

•

We are happy to travel where holdings warrant.

•

References upon request.

•

Guaranteed Liquidation
Should you desire, we guarantee to arrange liquidation at or above appraised value.

•

50 Years Experience
Members:
CABDAPANA.ANS.ICTA.

CALIFORNIA (Cont'd)

Los Angeles (Cont'd)

SECURITY PACIFIC NATIONAL BANK
300 S. Grand Ave., Ste. 2500 90071
213/229-1781
(Trust & Financial Services Offices in Century City, Laguna Hills, Los Angeles, Orange County, Palm Desert, Pasadena, Riverside, San Diego, San Francisco, San Mateo & Santa Barbara)
David R. Lovejoy, ExecVP
James R. Quandt, MngDir
ClientSvcs: Gregory F. Sanford, SrVP
PersAsstMgmt: Berthal A. Downey, SrVP
Prob,Mid-Mkt,Cust: Derek F. C. Adams, SrVP
TrOffSys: Tom Trine, FVP
Opers: Robert Van Kirk, FVP
RelatedBus: David Kloth, FVP
Sales: David Reagan, VP
Mktg: Gloria S. Nelund, VP
Corp,EmplBen: C. Rodney Cooper, FVP

SECURITY PACIFIC NATIONAL BANK
Los Angeles Trust and Financial Services Office
333 S. Hope St. 90071
213/345-4392
Mgr: Ronald B. Ericson, VP

SUMITOMO BANK OF CALIFORNIA
101 S. San Pedro St. 90012
213/229-4080
(Branch of San Francisco)
EmplBen,PersTr: Francine Ohta, AsstVP&TO
Nb: William E. Sawin, Sr., VP-Mktg

TRUST COMPANY OF THE WEST
400 S. Hope St. 90071
213/683-4000
Hd,TrInv: Ernest O. Ellison, Pres
TrOpers: Sheilagh S. Stevick, SrVP
Nb: Thomas E. Larkin, Jr., MngDir

TRUST SERVICES OF AMERICA, INC.
700 Wilshire Blvd. 90017
213/614-7000 Tr$5.2 Bil
(Regional Offices in Beverly Hills, Newport Beach, Palo Alto, Pasadena, San Bernardino, San Diego & San Francisco)
Hd: Charles W. Woodford, Chm&CEO
Robert W. Whitler, Pres&COO
PersTr: William E. Bell, ExecVP&TO
Howard J. Isodor, SrVP
CorpTr: William Chambers, VP
TrInv: Roger G. Clarke, Pres
ComTrF: Abye Asseffa, VP
EmplBen: Linda A. Payne, SrVP&TO
TrOpers,TDP: Richard M. Bolokowicz, SrVP&TO
Nb: David Reagan, SrVP
RE: James Rosten, VP

UNION BANK
445 S. Figueroa St. 90071
213/236-7330
(Branches in Laguna Hills, La Jolla, Panaroma City, Rancho Santa Fe, San Diego & San Francisco)
Hd,FidSvcsGp: Charles D. Kenny, ExecVP
EmplBen: Charles L. Greene, VP
CorpTr: Gary Gideon, VP
Coun: Jonathan A. Wright, VP
FinMgmtGp: John Thomas, VP
OffMgr: Ronald W. Weibust, VP
TrInv: Richard Earnest, VP
Nb,EmplBen: Mark Shevick, VP
Michelle Breeden, AsstVP
Nb,PersTr: Greg Knopf, VP

U.S TRUST COMPANY OF CALIFORNIA, N.A.
555 S. Flower, Ste. 2700 90071
213/488-4000
(Branch of United States Trust Co. of New York)
Ron Hartwick, TO

WELLS FARGO BANK, NatAssn
333 S. Grand Ave. 90071
213/253-3164
(Branch of San Francisco)
Roberta Moore

The Directory of Trust Institutions is included in a T&E subscription!

Modesto

UNION SAFE DEPOSIT BANK
901 H St. 95353
209/526-7857
(Branch of Stockton)
L. A. Thomas, AsstVP&TO

Newport Beach

THE BANK OF CALIFORNIA, NatAssn
1401 Dove St. 92660
714/833-2836
(Branch of San Francisco)
Kathleen Knight, VP&Mgr
Nb: Deborah Harrington, VP

BOSTON SAFE DEPOSIT AND TRUST COMPANY OF CALIFORNIA
610 Newport Center Dr., Ste. 110 92660
714/721-1100
(Branch of Boston, MA)
J. David Eagle, SrVP&RegMgr

FIRST AMERICAN TRUST CO.
2161 San Joaquin Hills Rd. 92660
714/640-2722
(Branch of Santa Ana)
T. C. Casey, SrVP&TO

FIRST INTERSTATE BANK OF CALIFORNIA
5000 Birch St., Ste. 10200 92660-2115
714/253-4313
(Branch of Los Angeles)
Mgr: Bruce Dunlap, VP
Nb: Thomas Tribby, VP
David Shiokari, VP
TrInv: Michael McBurney, VP
Gary Chelpka, VP

NORTHERN TRUST OF CALIFORNIA, N.A.
620 Newport Center Dr., Ste. 200 92660
714/644-5217
MngDir: George C. Forrester
Nb: David W. Stein, VP

SANWA BANK CALIFORNIA
4400 MacArthur Blvd. 92660
714/476-8991
(Branch of Los Angeles)
EmplBenMgr: John T. Brown, VP&TO
TBDO: David L. Simpson, AsstVP

TRUST SERVICES OF AMERICA, INC.
P.O. Box 7790 92658
714/721-6920
(Branch of Los Angeles)
Mgr: Curtis W. Merrill, VP&TO

Ontario

FIRST TRUST BANK
437 N. Euclid Ave. 91762
714/983-0511 Tr$209 Mil
(Branches in Hemet & Palm Springs)
Hd: Guy Beyersdorf, VP&ExecTO
PersTr: Anne G. Woods, VP&TO
EmplBen: Bruce Bonanomi, AsstVP&TO
TrOpers: Bobbie Chandler, TO
Nb: James Hamrick, VP&TO
TrInv: Donn Pitzer, VP&TrInvO
TrPropO: Ray Padiangan, TPO

Orange County

SECURITY PACIFIC NATIONAL BANK
Orange County Trust and Financial Services Office
555 Anton Blvd., Ste. 300 92626
714/433-6100
Mgr: Norman Lilley, VP
ProbConsvtshps: Robert Graham, VP

Oxnard

BANK OF A. LEVY
P.O. Box 2575 93002-2575
805/656-2575 Tr$170 Mil
Hd: Michael S. Milligan, Chm
PersTr: David Hilgenberg, AsstVP
EmplBen: Gretchen Hewlett
TrOpers: Sharon Jones, AsstMgr/Opers

Palm Desert

SECURITY PACIFIC NATIONAL BANK
Desert Trust and Financial Office
39700 Bob Hope Drive, Ste. 101
Hope Square 92270
619/568-1811
Mgr: David F. Doten, VP
Jim A. Fundin, VP

Palm Springs

THE BANK OF CALIFORNIA, NatAssn
601 Tahquitz Way, P.O. Box 2730 92263
619/323-4241
(Branch of San Francisco)
Roland Chittock, VP&Mgr

FIRST TRUST BANK
441 S. Palm Canyon Dr. 92262
619/325-7311
(Branch of Ontario)
Tom Tiernan, VP&TO
Linda Potts, TrSec

Palo Alto

THE BANK OF CALIFORNIA, N.A.
755 Page Mill Rd., Ste. A 230 94304
415/858-0111
(Branch of San Francisco)
William E. Sheehan, VP&Mgr

BOSTON SAFE DEPOSIT AND TRUST COMPANY OF CALIFORNIA
635 Waverly St. 94301
415/326-0500
(Branch of Boston, MA)
Leland Scholy, SrVP&RegMgr

TRUST SERVICES OF AMERICA, INC.
525 University Ave., Ste. 32 94301
415/329-8721
Mgr: Fredrick Robinson, AsstVP&TO

UNIVERSITY NATIONAL BANK & TRUST COMPANY
250 Lytton Ave., P.O. Box 89 94302
415/327-0210 Tr$225 Mil
(Branch in Santa Cruz)
Hd,TrInv: Hall Palmer, ExecVP&SrTO
PersTr: H. Craig Titus, VP&SrTO
TrInv: Stella Pe Bonito, IO
EmplBen: Benner Davenport, AsstVP&TO
TrOpers: Raul Galano, VP&Mgr
Nb: Lawrence M. Russell, SrVP&TO

WELLS FARGO BANK,NatAssn
301 University Ave. 94301
415/855-7672
Hd: Patricia A. Black, VP&TO

Pasadena

CITIZENS COMMERCIAL TRUST & SAVINGS BANK
225 E. Colorado Blvd., P.O. Box 671 91102
818/795-3000, 213/681-8186
Hd: Vernon F. Coss, ExecVP-TrDiv
Anne McNeely, AsstSec&AsstVP
C. J. Hagan, SrVP&TO
Darryl G. Gaines, VP&TO
Kay Oronzo, VP&TO
Christine Clark, VP&TO
Gary D. Benda, AsstVP&TO
Thomas C. Pedersen, VP&TrInvO
Eivor Nilsson, VP&TO
Lorraine Tessier, VP&TrTxO

SANWA BANK CALIFORNIA
595 E. Colorado Blvd. 91101
818/304-1321
(Branch of Los Angeles)
PersTrHd: C. Scott Boone, VP&SrTO
PersTrMgr: Jeffrey A. Philpott, VP

SECURITY PACIFIC NATIONAL BANK
Pasadena Trust and Financial Services Office
234 E. Colorado Blvd. 91101
818/304-3036
Mgr: Chung Pring, VP

SECURITY PACIFIC NATIONAL BANK
Probate Trust and Financial Services Office
234 E. Colorado Blvd. 91101
818/304-3067
Mgr: Kate Robertson-O'Conner, VP

TRUST SERVICES OF AMERICA, INC.
527 S. Lake Ave. 91101
818/304-9962
(Branch of Los Angeles)
Mgr: Lisa Kay Edwards, VP&TO

UNITED MERCANTILE BANK & TRUST COMPANY, N.A.
1300 E. Green St. 91106
818/796-5000 Tr/u$1 Mil
TrAdmin: Keith Askin
TrOpers: Sue Otto

WELLS FARGO BANK, NatAssn
350 W. Colorado Blvd. #390
P.O. Box 1300 91109
818/573-6025
April D. Knapp, VP

Rancho Bernardo

FIRST INTERSTATE BANK OF CALIFORNIA
11939 Rancho Bernardo Rd. 92128
714/451-2700
(Branch of Los Angeles)
Mgr: Ronald G. Oman, VP
TrInv: Geoffrey M. Miller, AsstVP
Nb: Marshall Kearns, VP

SAN DIEGO TRUST & SAVINGS BANK
16363 Bernardo Center Dr. 92128
619/485-9904
(Branch of San Diego)
Hd: Colin Fort, VP&TO
William L. Barnhill, AsstVP&SrTrAdm

Rancho Santa Fe

UNION BANK
Avenida De Acacias, P.O. Box B 92067
619/756-2428
(Branch of San Diego)
Nb: Richard Pew, TO
PersTrAdm: Thomas P. Weaver, TO

Richmond

MECHANICS BANK
3170 Hilltop Mall Rd. 94806
415/262-6297 Tr$181 Mil
Hd,Nb: Lorcan J. Bowden, VP&SrTO
PersTr: Glenn Moss, TO
TrInv,ComTrF: John G. Rubin, TrInvO
EmplBen: Charles Ruhl, TO
TrOpers,TDP: Roy Swain, TO

Riverside

SECURITY PACIFIC NATIONAL BANK
Inland Trust and Financial Services Office
3737 Main St., Ste. 201
Security Pacific Plaza 92501
714/781-1384
Mgr: David F. Doten, VP
ProbConsvtshps: Dorothy Cantelon, SrTO

★Sacramento

THE BANK OF CALIFORNIA, NatAssn
770 L St. 95814
916/321-6775
(Branch of San Francisco)
Ed Hulett, VP&SrTO

CAPITOL BANK OF COMMERCE
Trust Department
300 Capitol Mall, P.O. Box 2311 95811
916/449-8386 Tr$285 Mil
Hd,Nb: Bruce B. Brown, VP
PersTr: Flo Bellacosa, AsstVP&TO
TrOpers: Linda Dumas, AsstVP
EmplBen: James Rowland, AsstVP&TO

FIRST NATIONWIDE BANK
3951 Lennane Dr., P.O. Box 348060 95834
1-800/227-5608
Hd: Arthur S. Tsuchiya, VP&SrTO
Adm: Kevin Galvin, Mgr
TrOpers: Charles Waddell, Mgr
Acctg: May Fong, Mgr

WELLS FARGO BANK, NatAssn
400 Capitol Mall 95814
916/440-4446
Hd: Jack B. Franz, VP&TO

San Bernardino

TRUST SERVICES OF AMERICA, INC.
600 N. Arrowhead Ave., Ste. 100 92403
714/381-3381
(Branch of Los Angeles)
Darleen L. Evans
PersTr: William August, VP&TO

San Diego

THE BANK OF CALIFORNIA, N.A.
110 West A St., 2nd Fl. 92101
619/238-7400
(Branch of San Francisco)
Gayle Allen, VP&Mgr

HOME FEDERAL

HOME FED TRUST
P.O. Box 1401 92112
619/699-8695
(Branch in Santa Barbara)
Hd: L. Mark Fingerlin, Pres
PersTr,EmplBen,Nb: Janet G. Brisco, VP
TrInv: Joseph Winicki, VP
Paul E. Kidd, IO
PersTr: Donald M. Lenardi, VP&SrTO
Thomas Thale, II, TO
EmplBen: Carlee Harmonson, VP&SrTO
Brian Wildman, TO
TrOpers: Jean Mangan, VP&TO
Nb: Kim Anton, TO&Mgr
Steve Weathers, TO
Leslie Sackett, TO
RetirmntTr: Mary Richards, VP

LA JOLLA BANK & TRUST CO.
P.O. Box 22508 92122
619/458-2345 Tr$259 Mil
Mgr: James T. Slingsby, SrVP
Admin: Virginia Corrente, VP&TO
EmplBen: Amy J. Romaker, AsstVP&TO
TrOpers: Debbie Henry, AsstVP&TO

NORTH AMERICAN TRUST CO.
P.O. Box 84419 92138
619/237-5378 Tr$775 Mil
John A. Mason, CEO
G. Sinclair Price, COO,GenCoun
EmplBen: Marilyn Mancini, TO
IRA/Keoghs: Loye Redding, TO
TrOpers: M. Bernice Hamblin, VP
Nb: James T. Friel, VP

NORTHERN TRUST OF CALIFORNIA, N.A.
4370 La Jolla Village Dr., Ste. 600 92122
619/546-4766
(Branch of Los Angeles)
MngDir: Garet B. Clark
TrAdm: Jane E. Richardson, VP
Nb: Michael M. Stucky, VP

SAN DIEGO TRUST & SAVINGS BANK
P.O. Box X-1013 92112
619/557-3150 Tr$2.4 Bil
(Branches in La Jolla & Rancho Bernardo)
Mgr: Jerald P. Lewis, SrVP
DivAdmMgr: William C. Conrad, SrVP
PersTr: W. S. Schreiner, 1stVP&TO
TrOpers: Connie Martes, 1stVP&TO
DivFinSvcs&InvMgr: James L. Kennedy, Jr., SrVP
RE: Christine Henderson, VP&TO
EmplBen: Paul A. Barnett, 1stVP&TO
Nb: David R. Holst, VP&TO

SECURITY PACIFIC NATIONAL BANK
San Diego Trust and Financial Services Office
1200 Third Ave., Ste. 300 92101
619/238-5245
Mgr: Harvey R. Schwitzer, VP
ProbConsvtshps: Norma R. Brownell, TO

SECURITY TITLE INSURANCE COMPANY
55 West Beach 92101
619/239-3091 Tr$30 Mil
Carl Weidner, TO
Marion Roney, TrAdm

PROBATE
RESEARCH
SPECIALISTS

For over fifty years Brandenburger & Davis has assisted banks, executors and attorneys in locating missing heirs to unclaimed assets. Recognized worldwide for professional, comprehensive probate research, the firm has a highly trained staff and investigators throughout the United States. Computer data bases, microfilm and microfiche facilities supplement the vast library located in their California headquarters and expedite documentation research.

Brochure available on request.

(916) 444-2404
Fax: (916) 444-2808

BRANDENBURGER & DAVIS
INTERNATIONAL PROBATE RESEARCH AND GENEALOGY

2207 J Street P.O. Box 161055 Sacramento, CA 95816-1055

CALIFORNIA (Cont'd)

San Diego (Cont'd)

TRUST SERVICES OF AMERICA, INC.
P.O. Box A-1831 92112
619/233-8762
(Branch of Los Angeles)
Mgr: Kenneth L. Stone, VP&TO

Union Bank SM
Union Bank
Member FDIC

UNION BANK
530 "B" Street 92101
619/230-4506
(Branches in La Jolla & Rancho Santa Fe)
PersTr: Charles G. Conway, VP
TrInv,ComTrF: Kenneth Sanders, VP
TrOpers: William H. Wilson, VP
Bus&Int'l: Masami Uchida, VP
Nb,MgrPersTr: George Fillion, VP
Nb,MgrEmplBen: Piet Westerbeek, VP
Coun: Paulette Leahy, VP

WELLS FARGO BANK, NatAssn
101 N. Broadway 92101
619/238-3933
(Branch of San Francisco)
Susan Barnes

San Francisco

BANK OF AMERICA,NatAssn
P.O. Box 37121 94137
415/622-4859 Tr$20 Bil
(Institutional Trust Services offices in San Francisco-415/622-8260, and Los Angeles-213/228-3930)
Hd: Richard V. Fulp, SrVP
InstitTrSvcs: Warren L. Metzger, SrVP
TrInv: Y. Shannon Clyne, SrVP
CorpTr: William B. Lester, VP

THE BANK OF CALIFORNIA,NatAssn
400 California St., P.O. Box 45000 94145
415/765-2653 Tr$3.7 Bil
(Branches in Beverly Hills, Los Angeles, Newport Beach, Palm Springs, Palo Alto, Sacramento, San Diego, San Rafael, Portland, OR; Seattle & Tacoma, WA)
COASTWIDE TRUST HEADQUARTERS:
GpHd: Ralph J. Rasmussen, ExecVP
PersTr,Hd: John H. Dimalanta, SrVP&Mgr
NoCALPersTr: Morton A. Pactor, SrVP&Mgr
FamTr: Dexter Lowry, VP
Test/Probate: Stan Bornfreund, VP
PvtTr: Russell A. Hough, Jr., VP
TrRE: Brian Mullins, VP
TrTx: Janet Kirby, AsstVP
Nb: Roane T. Sias, VP
BusTrHd: Walt C. Jennette, SrVP&Mgr
NoCalEmplBen: Silvio J. Inglese, VP&Mgr
InvHd: E. Bradford Hatcher, VP&Mgr
PersInv: J. Earl Skeel, VP&IO
Finance: Mary H. Young, VP
Mktg: Bruce Hall, VP

BOSTON SAFE DEPOSIT AND TRUST COMPANY OF CALIFORNIA
400 Montgomery, Ste. 200 94104
415/951-4111
(Branch of Boston, MA)
F. Daniel Prickett, SrVP&RegMgr

85% of the readers of
TRUSTS & ESTATES
are involved in personal trusts.

CHASE

CHASE MANHATTAN TRUST COMPANY OF CALIFORNIA, N.A.
101 California St., Ste. 4125 94111
415/433-8430 Tr$656 Mil
(Branches in La Jolla & Los Angeles)
Hd: James E. Elder, Pres
Nb: Robert C. Diehl, VP
Douglas E. Tengler, VP
PersTr,Cust: Victoria L. Vitalone, 2ndVP
TrInv: R. Lawrence Bacon, Pres
Gordon D. Brooks, VP

FIRST INTERSTATE BANK OF CALIFORNIA
405 California St., 10th Floor 94104
415/773-7112
(Branch of Los Angeles)
Mgr: Donald Cowles, VP
TrInv: Terrance W. Dorsey, VP
Nb: Ira Hillyer, VP

FIRST INTERSTATE BANK LTD.
345 California St. 94104
415/773-7645
(Branch of Los Angeles)
Robert F. Ferguson, VP

IMPERIAL TRUST COMPANY
(A subsidiary of Imperial Bank)
456 Montgomery St., Ste. 600 94104
415/954-5080 Tr$3.5 Bil
(Branch of Los Angeles)
Michael J. Vaughan, Pres/CEO
Peter D. Burnes, VP/Mgr
Donald C. Place, VP/PersTr
Warren Rieders, VP/Mktg
Shirley Palpallatoc, AsstVP/TO
Lois Scanlon, AsstVP/TO
Ed Edwin, AsstVP/Mktg
Tina Thomas, TO

MERIDIAN TRUST COMPANY OF CALIFORNIA
Two Embarcadero Center, Ste. 2380 94111
415/986-6699
(Subsidiary of Meridian Asset Management, Inc., Valley Forge, PA)
Hd: Timothy E. Hammond, VP
CorpTr: Judy Davis, AsstVP

NORTHERN TRUST OF CALIFORNIA N.A.
580 California St., Ste. 1800 94104
415/765-4400
Subsidiary of Northern Trust Corp., Chicago, IL. Offices in Los Angeles, Santa Barbara & Orange County)
MngDir: John B. Ducato
TrInv: Peter C. Andresen, VP
TrOpers: Sylvia C. Castillero, 2ndVP
Nb: Michael C. Pescatello, VP
John S. Hancock, VP
J. Christopher Felchlin, VP
William S. McCreery, VP

THE PACIFIC BANK, N.A.
100 Montgomery St. 94104
415/576-2700 Ext. 2181 Tr$130 Mil
Hd: Bruce F. Anderson, SrVP
PersTr: Charles C. De Marais, Jr., VP
InstitTr: Pamela J. Pankoke, TO
EmplBen: Virginia Bradley, AsstVP&TO
TrOpers: Ronald W. Young, AsstVP-Opers
TDP: Joel Mercado, OpO

SANWA BANK CALIFORNIA
444 Market St. 94111
415/765-9712
(Branch of Los Angeles)
PersTrMgr: Anneliese B. Miller, VP&TO
TBDO: Carol A. Vande Pol, AsstVP
EmplBenMgr,TBDO: Kenny Lee Adams, VP&TO

SECURITY PACIFIC NATIONAL BANK
San Francisco Trust and Financial Services Office
One Embarcadero Ctr. 94111
415/445-4268
Mgr: Peter S. Kimball, VP
ProbConsvtshps: Jean Thornton, SrTO

SUMITOMO BANK OF CALIFORNIA
P.O. Box 3949 94104
415/445-8090 Tr$500 Mil
(Branch in Los Angeles)
Hd: Bob R. Otani, VP&Mgr
Robert G. Gottschalk, VP&DptyMgr
PersTr: Tom Benson, AsstVP&SrTO
TrInv: Ed Turner, VP&TrInvO
EmplBen: Robert Gajewski, AsstVP&TO
TrOpers: Michiko Yokota, AsstVP&TOpO

TRUST SERVICES OF AMERICA, INC.
505 Sansome St., Ste. 1905 94111
415/781-2364
(Branch of Los Angeles)
Mgr: Richard C. Murray, VP&TO

UNION BANK
350 California St. 94120
415/445-0370
(Branch of Los Angeles)
PersTr: Debra P. Lepold, AsstVP
EmplBen: Gloria Herrera, VP
CorpTr: Vicki Elnick, VP
Nb,EmplBen: Dave Rapoport, VP
John Bennett, VP
Nb,PersTr: Richard Cosmi, VP

WELLS FARGO BANK, N.A.
420 Montgomery St. 94163
415/396-5473 Tr$45.250 Mil
(Offices in Beverly Hills, Carmel, Fresno, Long Beach, Los Angeles, Newport Beach, Palo Alto, Pasadena, Sacramento, San Diego, San Francisco, Santa Barbara & Santa Rosa)
HdPvtBnkgGp: William Aldinger, ExecVP
AssetMgt: Alex Anderson, SrVP
HdNoCal: William L. Timoney, AssetMgtSrVP
HdSoCal: S. Thompson, AssetMgtVP
SecurSvcs: Barry X. Lynn, SrVP
BusRetProgram,ConRetProgram,401KRetPrograms: Alan Kizor, SrVP
CustSvcs: Deb Patterson, VP
PvtBnkg: Frederick S. Taff, SrVP
MutlFds: David E. Demarest, VP
HdWFInvAdv: Frederick L. A. Grauer, Chm
WFIndAdvMktg: Jeffry L. Skelton, VChm
WFIndAdvSub: Patricia C. Dunn, Pres

San Jose

BANK OF THE WEST-SAN JOSE
P.O. Box 1121 95108
408/998-6867 Tr$350 Mil
Hd: Don L. Draper, SrVP&SrTO
PersTr: Paula Rouleau, VP&TO
TrInv: Joseph Hefner, VP&TrInvO
EmplBen: Debra Reed, AsstVP&TO
TrOpers: Charlotte Miller, VP&TO
Nb: Janice Del Fiacco, VP&TO
Richard Lambie, VP&TO

CALIFORNIA COMMERCE BANK
111 W. St. John St. 95113
408/286-2660 Tr$48 Mil
Hd: Joseph Schmedding, SrVP&TO
Admin: James Lester, AsstVP
TrInv,EmplBen: Arthur M. Soltan, VP&TO
PersTr: Kathleen Sorrell, TO
TrOpers: Charmaine Griffin

NORTHERN TRUST OF CALIFORNIA, N.A.
2105 S. Bascom Ave., Ste. 350, Campbell 95008
408/879-1348
(Branch of Los Angeles)
San Jose Rep: Christine Backhouse, VP

PACIFIC TRUST COMPANY
1245 S. Winchester Blvd. 95128
408/244-9605
(Branches in Carmel & Santa Cruz)
Hd: George Gallucci, Pres&CEO
PersTr: Leonard Overholser, VP
CorpTr: Paula Scott, VP
TrInv: Philip Hart, VP
EmplBen: Marc Rebboah, VP
TrOpers: Harlan Yelland, VP

The Directory of Trust Institutions is included in a T&E subscription!

San Mateo

BOREL BANK & TRUST CO.
35 Bovet Rd. 94402
415/378-3720 Tr$250 Mil
Hd: Ronald G. Fick, ExecVP&SrTO
TrOpers: Susan Kealey, VP&TO
TrInv: Kent Kaiser

SECURITY PACIFIC NATIONAL BANK
San Mateo Trust and Financial Services Office
441 S. El Camino Real, P.O. Box 1592 94402
415/348-0282
Mgr: Peter S. Kimball, VP
Victoria Kahhan, VP

San Rafael

THE BANK OF CALIFORNIA, NatAssn
1135 A St., P.O. Box 1440 94915
415/459-4980
(Branch of San Francisco)
Richard Hageman, VP&SrTO

Santa Ana

FIRST AMERICAN TRUST CO.
P.O. Box 267 92702
714/558-3211 Tr/o$200 Mil
(Branch in Newport Beach)
Hd: Charles A. Potter, Pres
PersTr: Donald Dooling, VP
EmplBen: Ray Haynes, VP
TrOpers: G. Robert Izett, TOpO
TrInv: T. C. Casey, SrVP&TO
TrCoun: Wayne Condict, VP
Nb: G. Andy Bailard, VP

SANWA BANK CALIFORNIA
1622 N. Main St. 92702
714/667-1300
(Branch of Los Angeles)
PersTrMgr: Forrest L. West, VP&TO
TBDO: Kevin M. Gross, AsstVP

Santa Barbara

FIRST INTERSTATE BANK OF CALIFORNIA
901 State St. 93102
805/966-1561
(Branch of Los Angeles)
Mgr,Nb: Lisa Kallie, AsstVP
TrInv: Arthur R. Johnson, VP
Nb: John James, VP

HOME FED TRUST
936 State St. 93101
(Branch of San Diego)
Gary Moll, VP&RegTrMgr

NORTHERN TRUST OF CALIFORNIA N.A.
206 E. Anapamu St. 93101
805/965-6200
(Subsidiary of Northern Trust Corp., Chicago, IL. Offices in Los Angeles, San Francisco & Orange County)
MngDir: Rufus R. Jeffris, Jr.
TrAdm: Edmund W. Hill, VP
TrInv: George D. Eagleton, VP
TrOpers: Cheryl A. Dodge, OpO
Nb: Judith A. Kahan, VP
Susan P. Northrop, MktgO

SANTA BARBARA BANK & TRUST
P.O. Drawer JJ 93102
805/564-6200 Tr$343 Mil
TrDivMgr: John R. Ziegler, VP&Mgr
TrSvcs,Nb: Lawrence L. Wathey, SrVP&SrTO
PersTr: A. Benjamin Fox, VP&SrTO
PersTrProb: Whitney H. Newland, VP&SrTO
TrInv: Eric Millar, VP&InvMgr
EBT: Paulette Posch, VP&EBTMgr
TrOpers: David Ristig, VP
RE: Eldon D. Shiffman, VP&REMgr

SANWA BANK CALIFORNIA
1036 State St. 93102
805/963-1410
(Branch of Los Angeles)
PersTrMgr,TBD: Timothy C. Gamble, VP&TO
EmplBen,TBD: David A. Prichard, AsstVP

SECURITY PACIFIC NATIONAL BANK
Santa Barbara Trust and Financial Services Office
834 State St. 93101
805/564-1580
Mgr: A. Thomas Hiefield, VP
ProbConsvtshps: Milton K. Burnett, VP

WELLS FARGO BANK, NatAssn
1001 State St. 93101
805/564-2863
Michael Wimberly, VP

Santa Cruz

PACIFIC TRUST COMPANY
P.O. Drawer 1855 95061
408/458-6355
(Branch of San Jose)
Mgr: John I. Kessler, VP
Prob,PersTr: Forrest Henderson, VP

UNIVERSITY NATIONAL BANK & TRUST COMPANY
133 Mission St. 95060
800/322-8625
(Branch of Palo Alto)
Lawrence M. Russell, SrVP&TO

Santa Monica

SANTA MONICA BANK
P.O. Box 550 90406
213/394-9611 Tr$450 Mil
Hd,Nb: R. D. Ratkovic, SrVP&TO
PersTr: L. Chojikian, VP&TO
EmplBen,TrInv,ComTrF:
William H. Krumrei, VP&TrInvO
TrOpers: Faith Riddle, VP

Santa Rosa

EXCHANGE BANK
P.O. Box 208 95402
707/545-6220 Tr$68 Mil
Hd: W. E. Utzinger, VP&SrTO
PersTr: J. W. Bastian, TO
TrInv: J. A. Iacocca, TrInvO
EmplBen: C. A. Schofield, TO
TrOpers: C. C. Kirk, TOpO

WELLS FARGO BANK, NatAssn
720 3rd St. 95402
707/571-7121
(Branch of San Francisco)
Tony Jenks

Stockton

BANK OF STOCKTON
301 E. Miner St. 95201
209/941-1510 Tr$240 Mil
Hd,CorpTr,TrInv,Nb:
R. W. Friedberger, VP&SrTO
PersTr: W. W. Wolterstorff, VP&TO
EmplBen: J. Havey, TO
TrOpers: Stan Brumley

UNION SAFE DEPOSIT BANK
P.O. Drawer Z 95201
209/946-5167 Tr$89 Mil
(Branch in Modesto)
Hd: D. B. Wied, SrVP&TO
PersTr: L. A. Thomas, AsstVP
TrOpers: John Gage, AsstVP
EmplBen: J. C. Donlon, AsstVP

Walnut Creek

AMERICAN BANK & TRUST CO.
1940 Tice Valley Blvd. 94595
415/938-1004
Ct,PersTr: Mary Ann Abreu, AsstVP&TO

COLORADO

Aurora

THE PEOPLES BANK & TRUST CO.
9635 Montview Blvd. 80010
303/364-2621 Tr$12 Mil
Hd,PersTr: David L. Edwards, VP&TO
TrOpers: Peggy Sparks, AsstTO

Boulder

FIRST NATIONAL BANK
P.O. Box 4418 80306
303/442-6770 Tr$166 Mil
Hd: Craig E. Tribolet, SrVP&TO
PersTr: Warren N. Marble, VP&TO
TrInv: Timothy J. Waymire, VP&TO
TrOpers: Joyce A. Taff, TO
EmplBen: John H. Layman, VP&TO
CorpTr: H. William Cordell, Jr., VP&TO

TRUST COMPANY OF AMERICA
2025 Pearl St., P.O. Box 8007 80306
303/449-3300 Tr$98 Mil
Hd: Monte T. House, Pres&CEO
CorpTr: Linda Fagler, TO
TrOpers: Dolores Best, VP
Nb: Robert R. Woodworth, MngDir
TDP: Amber Merry, VP
SpecTr: Dolly Mahoney, VP

UNITED BANK OF BOULDER, N.A.
P.O. Box 299 80306
303/442-0309 Tr$40 Mil
Hd: Dwight V. Roberts, VP/RegMgrTO
PersTr: C. Michael Boggs, VP&TO

Brighton

UNITED BANK BRIGHTON
P.O. Box 449 80601
303/659-0350 Tr$8.3 Mil
Phyllis Hancock, TO

The Rankin Group, Ltd.

TRUST PROFESSIONALS
Specializing in Executive
Search & Personnel
Consulting........

The principals of The Rankin Group, Ltd. offer more than four decades of experience, all exclusively within the Trust & Private Banking fields. We know your business so well, that we not only match job skills with requirements, but go one step further by fitting the right personalities to appropriate cultures.*

When understanding your business makes a difference, call:

East Coast:	M.J. Rankin	414/279-5005
Central U.S.:	Jeff Rankin	414/279-5005
West Coast:	John Clarke	503/627-0820

*Call and request a copy of our written recruitment philosophy as published in the ABA Management Update.

COLORADO (Cont'd)

Brush

THE FARMERS STATE BANK
P.O. Box 324 80723
303/842-5101
Hd: Steven R. Dupps, VP&Csh

Colorado Springs

COLORADO NATIONAL BANK-EXCHANGE
P.O. Box 940 80943
719/635-5750 Tr$342 Mil
Hd: John W. Blair, Jr., VP&TO
Est: Douglas W. Robinson, VP&TO
PersTr: Paula D. Pollet, VP&TO
CorpTr: David L. Steele, AsstVP&TO
TrInv,EmplBen: Mark Elliott, TO
TrMkt,Nb: J. Scott Chambers, AsstVP&TO

FIRST NATIONAL BANK OF COLORADO SPRINGS
P.O. Box 1699 80942
719/471-5125 Tr$460 Mil
Hd: Terence Lilly, SrVP
IndScvs: Robert M. Starks, SrVP
PersTr: Wm. S. Corrigan, Jr., VP
Prob: Sharon K. Schreiber, VP
EmplBen,CorpTr,Nb: Richard S. Harwood, VP
TrOpers: Susan B. Laabs, TO
TrInv,ComTrF: G. Raymond Miller, VP

UNITED BANK OF COLORADO SPRINGS, N.A.
P.O. Box 400 80901
719/636-1361 Tr$107 Mil
Hd: Thomas D. Marts, VP&SrTO
PersTr: Terry P. Coffelt, VP&TO
TrInv: A. Kay Fisher

★ Denver

AMERICORP SECURITIES SERVICES, INC.
1515 Arapahoe St., P.O. Box 5548TA 80217
303/820-4027
(Affiliate of Ameritrust Company, Cleveland, OH)
Hd: William T. Renz, Pres
Donald L. Sprenger, VP
Merryl K. Rapp, VP/Mgr

CENTRAL BANK OF DENVER
P.O. Box 17289TA 80217
303/893-3456 Tr$236 Mil
Hd: Thomas Stokes, SrVP&TO
TrAdmin: Daniel Rich, VP&TO
PersTr: Harlan Cyphers, VP&TO
CorpTr: Ken Buckius, VP
TrInv: John Campbell, TrInvO
EmplBen: David Rich, VP&TO
TrOpers: Bill Kuts-Cheraux, VP

COLORADO NATIONAL BANK OF DENVER
P.O. Box 5168 80217
303/893-1862 Tr$820 Mil
Hd: Nelson B. Cole, FSFM&SrVP
Hd-TrDept: Erik S. Taylor, VP
PersTr: Joann G. Ward, VP&SrTO
CorpTr,EmplBen: Denise K. Albrecht, VP
TrOpers,TDP: Gary C. Cunningham, VP
Nb: Irving Berlau, VP

COLORADO STATE BANK
1600 Broadway 80202
303/861-2111 Tr$100 Mil
Hd: Thomas J. Gordon, SrVP&ExecTO
TrOpers: John E. Lawrence, SrVP&TO
PersTr: Dennis N. Witmer, TO
EmplBen: Bruce C. Harbinson, VP&ExecTO
TrInv: Jan L. Lukehart, TrInvO
TDP: Debra H. Acevedo, TOpSupv

DENVER NATIONAL BANK
P.O. Box 5586TA 80217
303/292-4000 Tr$1.250 Mil
Hd,Nb: Harold J. Ladwig, SrVP&TO
CorpTr: Debra Rayman, AsstTO
TrOpers: Steve King, VP&TO
EmplBen: William Gillespie, VP&TO
Kathy Kuntz, TO

FINANCIAL TRUST CO.
P.O. Box 2040 80201
303/779-0731 Tr$250 Mil
Hd: John M. Butler, Pres
TrInv: Roger D. Maurer, SrVP
TrOpers: Judy Wiese
Nb: Kenneth J. Ruder, VP

FIRST COLORADO BANK & TRUST, N.A.
2696 S. Colorado Blvd. 80222
303/759-4711 Tr$40 Mil
Hd: E. Eugene Schnabel
Cheryl Welsh, TO
TrOpers: Cathy Harper, AsstTO

FIRST INTERSTATE BANK OF DENVER,NatAssn
633 17th St. 80270
303/293-2211 Tr$5.1 Bil
Hd: Mary K. Anstine, ExecVP-Tr
CorpTr: James R. Cowgill, SrVP&TO
EmplBen: Edward S. Claunch, SrVP&TO
TrOpers: Roberta L. Butterly, SrVP&TO
PtfolMgtMgr: William F. Scott, VP&TO
PersTrMgr: Yvonne J. Baca, VP&TO
PvtBkMgr: William C. Burns, Jr., VP

FIRST TRUST CORPORATION
444 Sherman St. 80203
303/744-2944 Tr$2.5 Bil
Hd: Gordon G. Rockafellow, Pres
Nb,PersTr,CorpTr: Rahe Von Hoene, VP&TO
TrOpers: Mary Coskey, VP
EmplBen: Mark Kelley, VP
Nb: Ward Anderson
TDP: Kevin O'Brien

GUARANTY BANK
P.O. Box 1980 80201
303/296-9600 Tr$23 Mil
Hd: Richard E. Watson, SrVP&SrTO
PersTr: Byron H. Hasstedt, SrVP&SrTO
Marianne LeBois, AsstTO
EmplBen: Kathy A. Inman, TO

LAKESIDE NATIONAL BANK
P.O. Box 12000 80212
303/455-2000 Tr$90 Mil
Hd: David C. Wilkinson, VP&TO
PersTr: Deborah A. Reeves, TO
TrOpers: Marie Abbatto

LINCOLN TRUST CO. (T ONLY)
P.O. Box 5831 80217
303/771-1000 Tr$1.02 Bil
Henry Roath
Hd: Robert H. Beriault, Pres&CEO
PersTr,CorpTr,EmplBen: Relda Fleshman, VP
TrInv: John Roath, VP
ComTrF: Joan Main, VP
TrOpers: Mary Malcolm, VP
Nb: Ruth Roberts, SrVP
TDP: Joan DeGennaro, VP

MOUNTAIN STATES BANK
1635 E. Colfax Ave. 80218
303/388-3641 Tr$77 Mil
Hd: Eugene Schnabel, SrVP
TrAdmin: Paulette Zlab, TO

UNITED BANK OF DENVER
1700 Broadway 80274
303/861-8811 Tr$3.7 Bil
Hd: William S. Hershberger, ExecVP
PersTr: Tim Kenczewicz, VP
CorpTr,TrInv,ComTrF: Timothy R. Morgan, VP
EmplBen: Michael S. Miller, VP
TrOpers: Nelson Sounders, VP

Englewood

FIRST INTERSTATE BANK OF ENGLEWOOD,NatAssn
P.O. Box 240 80110
303/761-1000 Tr$20 Mil
Hd,PersTr,TrOpers,Nb: James H. Tilger, VP&TO

FIRST NATIONAL BANK OF ENGLEWOOD
333 W. Hampden 80110
303/761-1420 Tr$100 Mil
Hd,TrInv: John K. Weckbaugh, SrVP&SrTO
PersTr,Prob: Robert Jobin, VP&TO
PersTr: Louise James
CorpTr: Scott Hammer, VP&TO
EmplBen: Michelle Sullivan, TO
TrOpers: Bernecia Weart, TOpO

RESOURCES TRUST COMPANY
8051 E. Maplewood Ave. 80111
303/773-9993 Tr$280 Mil
Hd,Nb: Matthew Autterson, Pres
TrOpers,EmplBen: Lyn Hayden, VP
EmplBen: Anne Hogan
TrOpers: Pam King
TDP: Chris Scherpenseel, COO

Fort Collins

FIRST INTERSTATE BANK OF FORT COLLINS, N.A.
P.O. Box 555 80522
303/482-4861 Tr$130 Mil
Hd: Trudy Sargent, VP
PersTr: Gary Rudolph, SrTrAdm
Michael Walton, SrTrAdm
Cathy Schott, VP&AsstMgr
Lorene Kilburn, EBTMgr
Robert Dennis, AcctExec
Sean Shelley, AcctExec
TrInv: Suzanne Peterson, Mgr
TrOpers: Dennis Schwartz, VP&AsstMgr

UNITED BANK OF FORT COLLINS,NatAssn
P.O. Box 2203 80522
303/482-1100 Tr$172 Mil
Hd,Nb: Phyllis C. Hancock, SrVP&TO
PersTr: Amy Kemp, AsstVP&TO
EmplBen: Dana Luter, AMO
Betty Jensen, AMO

Fort Morgan

FARMERS STATE BANK
P.O. Box 798 80701
303/867-5661 Tr$50 Mil
Hd,TrInv,ComTrF,EmplBen,Nb: Dave Ohman, SrTO
TrOpers: Kathi Akin, OpAdm

Grand Junction

CENTRAL BANK GRAND JUNCTION, N.A.
P.O. Box 608 81502
303/243-2411 Tr$88 Mil
Hd,TrInv,ComTrF,Nb: Larry Heiserman, ExecVP
PersTr: Richard Gavigan, VP&TO
Markley Metzger, VP&TO
April Rose, AsstTO
EmplBen: Darrel Mattivi, VP&SrTO
Douglas Wangelin, TO
TrOpers: Sharon Daniels, TOpMgr

UNITED BANK OF GRAND JUNCTION-DOWNTOWN, N.A.
United Asset Management Services
P.O. Box 4010 81502
303/243-1611 Tr$50 Mil
Hd,Nb: Bartlett Ford, VP&AssetMgtSvcsMgr
PersTr: Cathy Lemarr, AssetMgtO
Bev Graham, AsstAcctAdm
JoDeen Leon
TrInv: Kay Fisher, IO
EmplBen: Thomas A. Tustison, EBO
Connie Ochoa, AsstAcctAdm
TrOpers: Wilma Wagner

Greeley

GREELEY NATIONAL BANK
P.O. Box 1098 80632
303/356-1234 Tr$116 Mil
Mgr: Mike Phillips, SrVP
EmplBen: Eldon Grimes, TO
PersTr: Debbie Patterson, TO
TrInv: Don Taylor, SrIO
TrOpers: Chris Sewell, Mgr

UNITED BANK OF GREELEY
P.O. Box 1058 80632
303/356-1000 Tr$78 Mil
Hd: James W. Price, VP
PersTr: Donna Benson, AMO
Carol A. Cox, AMO
EmplBen: Dana Luter, AsstVP

Gunnison

THE GUNNISON BANK & TRUST CO.
P.O. Box 119 81230
303/641-0320 Tr/u$1 Mil
Hd: Kay Averill, AsstVP&SrTO

Holly

FIRST BANK & TRUST CO.
P.O. Box 607 81047
303/537-6547 Tr$3.911 Mil
Hd: J. B. McKeever, Pres&TO
PersTr: Rella Steele
Nb: Jerry L. Humrich

La Junta

COLORADO BANK & TRUST CO.
P.O. Box 499 81050
719/384-8131 Tr$14 Mil
Hd: R. H. Jones, Pres&TO
PersTr: Janet Hill, CPA,VP&TO

Lakewood

JEFFERSON BANK & TRUST
7590 W. Colfax Ave., P.O. Box 150008 80215
303/233-6561 Ext. 288 Tr$3.2 Mil
Hd: James D. Phelps, AsstVP

Littleton

UNITED BANK OF LITTLETON
P.O. Box 611 80160
303/794-4291 Tr$6 Mil
Hd: K. R. Osborne, Pres
TrOpers: Shirley Mann

Longmont

COLORADO NATIONAL BANK LONGMONT
P.O. Box 239 80501
303/776-5757 Tr$26 Mil
Hd: Tom R. Kiteley, VP&TO
Bevelly A. Schrenk, TO
FIRST NATIONAL BANK OF LONGMONT
401 Main St., P.O. Box 209 80501
303/776-5800 Tr$60 Mil
PersTr,CorpTr,TrInv,EmplBen,Nb:
John A. Kuhn, VP&SrTO
PersTr,TrOpers: Darlene Mitchell, TO

Loveland

FIRST NATIONAL BANK
P.O. Box 29 80539
303/667-3443 Tr$154 Mil
Hd: Morrison L. Heth, ExecVP&TO
HOME STATE BANK
P.O. Box 329 80539
303/669-4040 Tr$2.7 Mil
Hd: Jack Devereaux, Pres

Pueblo

COLORADO NATIONAL BANK-PUEBLO
P.O. Box 156 81002
303/545-1331 Tr/o$75 Mil
Hd,TrInv,Nb: Frank D. Plunkett, Jr., SrVP&TO
PersTr: Theodore A. Schmidt, VP&TO
CorpTr,TrOpers: Virginia Jiminez, TOpSupv
EmplBen: Linda K. Bulloch, TO
PUEBLO BANK & TRUST CO.
P.O. Box 639 81002
719/545-1834 Tr/o$165 Mil
Hd,TrInv,EmplBen:
Steven E. Melvin, 1stVP&SrTO
PersTr: James A. Murray, VP&TO
Phillip W. Hocker, VP&TO
CorpTr,ComTrF,TrOpers,TDP: Wesley J. Ursick
Prob: Dorothy Stanford, AsstTO

Wheat Ridge

LAKESIDE NATIONAL BANK
P.O. Box 12000, Denver 80212
303/455-2000 Tr$90 Mil
Hd: David C. Wilkinson, VP
PersTr: Inez Pitt
Debbie Reeves
TrOpers: Marie Abbato

CONNECTICUT

Bridgeport

CITYTRUST
961 Main St. 06602
203/384-5195 Tr$1.6 Bil
(Branches in Danbury, Darien, Fairfield, New Haven & Waterbury)
Hd: William E. Pomeroy, ExecVP
PersTr: Humphrey T. Nichols, SrVP
CorpTr,EmplBen: Kimberly Davis, VP
TrInv: Roger Perry, SrVP
ComTrF: James Holdsworth, VP
TrOpers: Melissa Mangold, VP
Nb: James Mills, VP
PvtBnkg: Vincent Griffin, SrVP
THE CONNECTICUT BANK & TRUST CO.
10 Middle St. 06604
203/382-6821
(Branch of Fairfield Region)
CONNECTICUT NATIONAL BANK
One Lafayette Circle 06604
203/579-3656
(Branch of Hartford)
Hd: John B. Witmer, VP
TrInv: Charles F. Hall, VP
LAFAYETTE BANK & TRUST CO.
P.O. Box 1899 06601
203/336-6130 Tr$59 Mil
Hd,TrDept: Betsy H. Barnston, SrVP
PersTr: Brian Barrett
TrInv: Francis Carpentier
EmplBen: Berthann Jones
TrOpers: Coralie E. Staff, AsstVP
PEOPLE'S BANK
Trust and Financial Management
850 Main St. 06604
203/332-2275 Tr$670 Mil
Hd: James A. Phillips, FVP&SrTO
TrInv: Robert P. Langell, VP&SrTO
TrAdm: David B. Cook, VP&SrTO
EmplBen: William J. Pieper, VP
TrOpers: Lillian V. Tompkins, AsstVP
Nb: Kenneth R. Nye, VP

Bristol

UNITED BANK & TRUST CO.
200 Main St. 06010
203/584-7010
(Branch of Hartford)
Hd: Wayne A. Cowell, VP

Canaan

THE CANAAN NATIONAL BANK
Main St. 06081
203/824-5423 Tr$20 Mil
Hd,PersTr,TrInv: Barbara G. Seamans, VP&TO
TrOpers: Robin L. Foley, TO

Chester

CHESTER BANK
203 Route 154 06412
203/526-4981 Tr$15 Mil
Hd: Bruce H. Watrous, ExecVP
TrOpers: Douglas Pierce, VP&Treas
TrAdmin: Doris C. MacHaffie, AsstTO

Danbury

CITYTRUST
234 Main St. 06810
203/377-2010
(Branch of Bridgeport)
Robert L. Lewis, AsstVP&TO
THE CONNECTICUT BANK & TRUST CO.
342 Main St. 06810
203/797-2085
(Branch of Fairfield Region)
MERCHANTS BANK & TRUST CO.
108 Mill Plain Rd. 06811
203/748-3976
(Branch of Norwalk)
Hd: Elizabeth LeBlond, TO
UNION TRUST CO.
210 Main St. 06810
203/744-1230 Tr$1.8 Bil
(Branch of New Haven & Stamford)
Hd: Richard W. Mann, VP
PersTr: Dorothy R. Noack, TO
Susan J. Grobnagger, AsstTO

Darien

CITYTRUST
454 Boston Post Rd. 06820
203/655-2565
(Branch of Bridgeport)
Russel Voorhees, AsstVP
THE CONNECTICUT BANK & TRUST CO.
CBT Plaza, 1120 Post Rd. 06820
203/351-1351
(Branch of Fairfield Region)
Mgr: Ralph Hankey, VP

Fairfield

CITYTRUST
161 Hillside Rd. 06430
203/384-5423
(Branch of Bridgeport)
Katharine C. Purrington, VP
CONNECTICUT NATIONAL BANK
1366 Post Rd. 06430
203/579-3419
(Branch of Hartford)
Hd: Michael A. Selikoff, VP

Glastonbury

THE CONNECTICUT BANK & TRUST COMPANY
211 New London Turnpike 06033
203/659-5285
(Branch of Hartford Region)
THE GLASTONBURY BANK & TRUST CO.
2461 Main St. 06033
203/659-4021 Tr$24.490 Mil
Hd: Kathleen Bowen, VP
Miriam Olsen, AsstVP&TO
TrOpers: Deborah Dunn, AsstTreas

Greenwich

BT INVESTMENT MANAGERS INC.
(Wholly-owned subsidiary of Bankers Trust New York Corp.)
20 Dayton Ave. 06830
212/850-2391
(Registered Investment Advisor - Offices in Chicago, Los Angeles and Greenwich, CT)
Hd: Raymond A. BePlat, Pres
PersTr: Paul J. Bisset, VP
TrInv: Toby W. Grandorf, VP (Greenwich)
THE CONNECTICUT BANK & TRUST COMPANY
Fairfield Region
240 Greenwich Ave. 06830
203/629-4105
(Regional Office of Hartford)
RegHd: Neal B. Rubin, VP
203/351-1562

CONNECTICUT (Cont'd)

Greenwich (Cont'd)

PRIVATE CLIENTS GROUP, INC.
(Wholly-owned subsidiary of Bankers Trust New York Corp.)
20 Dayton Ave. 06830
203/622-7621
Hd: Ben F. Wilder, VP
TrOpers: Ramiro Bertot, Comp

PUTNAM TRUST CO.
10 Mason St. 06830
203/869-3000 Tr$466 Mil
Hd: Haven A. Knight, Esq., SrVP
PersTr: William F. Mancuso, VP
TrInv: Frederic D. Carter, Jr., VP
ComTrF: Christine M. Turino, SrTrInvO
TrOpers: Edward Riamondi, Jr., TOpO
Nb: Douglas B. Downes, TO
SupSvcs: Robert F. Gildersleeve, VP

UNION TRUST CO.
One Lafayette Place 06830
203/622-8800 Tr$1.8 Bil
(Branch of New Haven & Stamford)
PersTr: Miriam V. Lally, VP
Howard P. Sorrell, SrTO
Nb: Joan B. Kelly, AsstVP

★Hartford

BANK OF BOSTON CONNECTICUT TRUST GROUP
100 Pearl St. 06103
203/548-2818
(Branch of Waterbury)
Leo F. Battista, VP-Tr

THE CONNECTICUT BANK & TRUST CO.
1 Constitution Plaza 06115
203/244-7144 Tr$5.8 Bil
(Regional Offices in Greenwich (Fairfield Region), Hartford and New Haven. Trust Branches in Bridgeport, Danbury, Darien, Glastonbury, Greenwich, Mystic, New Canaan, New Haven, New London, Norwich, Simsbury, Stamford, Waterbury, West Hartford and Westport. Also Bank of New England Trust Company of Florida, West Palm Beach, FL)
Mgr: James H. Vineburgh, ExecVP
PersTr: George Pare, VP
Thomas Huettner, SrVP
Sheila Tasker, VP-Hartford
Wenzel Eichler, FVP-Greenwich
CorpTr: Alfonse Carrano, VP
TrInv: Robert Harrigan, VP
EmplBen: David Willour, SrVP
TrOpers: James Graham, SrVP
Nb: Deborah Eldridge, Hartford
Robert Dobbs, Greenwich
Clay Warren, Westport
Hartford Region:
1 Constitution Plaza 06115
203/244-5590
RegHd: Thomas Huettner, SrVP
Sheila Tasker, VP

CONNECTICUT NATIONAL BANK
777 Main St. 06115
203/728-4089 Tr$5.5 Bil
(Branches in Bridgeport, Fairfield, Meriden, Middletown, New Britain, New Haven, New London, Stamford, Torrington, Waterbury, West Hartford & Stuart, FL)
Hd,PersTr: Fred A. Larson, SrVP
InstitInv: James L. DeLucia, Jr., VP
NoReg: James P. Carley, Jr., SrVP
TrInv: Rudolph Abel, Jr., SrVP
TrOpers: Norman R. Bouchard, SrVP
Nb: Robert A. Penney, VP

87% of the readers of
TRUSTS & ESTATES
save back issues.

UNITED BANK & TRUST CO.
101 Pearl St. 06103-7317
203/520-3664 Tr$1.5 Bil
(Branches in Bristol, New Britain, Simsbury & Willimantic)
Hd: Louis Pellino, ExecVP
PersTr: Bruce P. Wallace, SrVP&TO
TrInv,ComTrF: William V. Crosswhite, SrVP
Mktg,Nb: Thomas J. Henry, Jr., SrVP&TO
EmplBen: Edward J. Tedesco, VP&TO

Lakeville

SALISBURY BANK & TRUST CO.
P.O. Box 1868 06039
203/435-9801 Tr$150 Mil
Hd: Craig E. Toensing, SrVP&TO

Litchfield

THE FIRST NATIONAL BANK OF LITCHFIELD
North St. 06759
203/567-8752 Tr$60 Mil
TrInv: James F. Keegan, Jr., TO/PM
TrOpers: Pamela P. Wray, TO

Meriden

CONNECTICUT NATIONAL BANK
400 E. Main St. 06450
203/634-7160
(Branch of Hartford)
Hd: Gary G. Vernon, AsstVP
Nb: Anne D. Hale, VP

MERIDEN TRUST & SAFE DEPOSIT CO.
1295 E. Main St. 06450-0951
203/235-4456 Tr$185 Mil
Hd,PersTr,TrOpers,Nb:
William C. Kilroy, ChmBd&SrTO
TrInv: Newell S. Sly, Pres&Treas
EmplBen,TrOpers: Jeffrey Otis, VP&TO
TDP: Mary Trudell, AsstTreas

NATIONAL INDUSTRIAL BANK OF CONNECTICUT
One Colony St. 06450
203/634-9260 Tr$5 Mil
Hd: Cynthia Constantinople, AdmAsst

Middletown

CONNECTICUT NATIONAL BANK
363 Main St. 06457
203/344-5811
(Branch of Hartford)
Hd: Gary G. Vernon, AsstVP
Nb: Anne Hale, VP

Mystic

THE CONNECTICUT BANK & TRUST CO.
One Denison Ave. 06355
203/445-3095
(Branch of New Haven Region)

New Britain

CONNECTICUT NATIONAL BANK
235 Main St., P.O. Box 2140 06051
203/224-6466
(Branch of Hartford)
Hd: William Keeley, VP
TrInv: Robert E. Dell, VP

UNITED BANK & TRUST CO.
51 W. Main St. 06050
203/827-6006
(Branch of Hartford)
Hd: A. William Davis, VP

New Canaan

THE CONNECTICUT BANK & TRUST CO.
94 Elm St. 06840
203/351-1360
(Branch of Fairfield Region)

New Haven

BANK OF BOSTON CONNECTICUT TRUST GROUP
135 Church St. 06510
203/789-4626
(Branch of Waterbury)
Charles D. Sweet, VP-Tr

CITYTRUST
234 Church St. 06510
203/777-5625
(Branch of Bridgeport)
Richard Cella, AsstVP

THE CONNECTICUT BANK & TRUST CO.
New Haven Region
900 Chapel St., 10th Fl. 06510
203/773-4601
(Regional Office of Hartford)
RegHd: Patricia Coyle, VP
203/773-4687

CONNECTICUT NATIONAL BANK
One Church St. 06510
203/773-7808
(Branch of Hartford)
Hd: Joshua A. S. Young, SrVP
Nb: Charles Bernhard, VP
Anne D. Hale, VP
TrInv: S. Jeffrey Burt, VP
Inst: David Marotto, VP

UNION TRUST CO.
Church and Elm Sts. 06510
203/773-0500 Tr$1.8 Bil
(Branches in Danbury, Greenwich & Stamford)
Hd: Yates P. Eckert, ExecVP
PersTr: Bruce R. Lively, SrVP
CharitTr: Eileen M. Wilhem, SrTO
SpecAccts: Robert H. Suchy, VP
TrInv: Robert H. Sammis, VP
ComTrF,TrOpers: Robert J. Bromfield, SrVP
Multi-MgrInv: Alex K. Doggett, VP
Nb: James W. Little, AsstVP

New London

THE CONNECTICUT BANK & TRUST CO.
Two Union Plaza 06320
203/445-3068
(Branch of New Haven Region)
Mgr: John Bysko, VP

CONNECTICUT NATIONAL BANK
250 Captain's Walk 06320
203/447-6133
(Branch of Hartford)
Hd: Mildred E. Devine, VP
Nb: Jane S. Schellens, AsstVP

New Milford

BANK OF BOSTON CONNECTICUT TRUST GROUP
23 Main St. 06776
203/354-3981
(Branch of Waterbury)
Barbara W. Brown, VP-Tr

Norwalk

MERCHANTS BANK & TRUST CO.
One Park St., P.O. Box 760 06852
203/852-8225 Tr$380 Mil
(Branch in Danbury)
Hd: John H. Jevne, ExecVP
PersTr. William Stopford, VP&TO
TrInv: R. H. Alderman, SrVP
TrOpers: Robert M. Slapin, SrVP

NORWALK SAVINGS SOCIETY
P.O. Box 28 06852
203/838-4545 Tr$20 Mil
Hd: John J. Duffy, Jr., VP&TO
TrOpers: Barbara Olsen, AsstTO

Norwich

THE CONNECTICUT BANK & TRUST CO.
One Thames Plaza 06360
203/889-5738
(Branch of New Haven Region)

Seymour

SEYMOUR TRUST CO.
P.O. Box 456 06483
203/888-2518 Tr$56 Mil
Hd,PersTr,TrOpers,TDP:
Thomas M. Sutnik, TO
TrInv: Earl B. Boies, TO

Simsbury

THE CONNECTICUT BANK & TRUST CO.
981 Hopmeadow St. 06070
203/244-6890
(Branch of Hartford Region)

UNITED BANK & TRUST CO.
740 Hopmeadow, P.O. Box 277 06070
203/679-8000
(Branch of Hartford)
Hd: Edwin A. Martin, VP

Southbury

BANK OF BOSTON CONNECTICUT TRUST GROUP
06488
203/264-2262
(Branch of Waterbury)
Paul J. Peterson, AsstVP-Tr

Stamford

THE CONNECTICUT BANK & TRUST CO.
One Stamford St. 06901
203/351-1419
(Branch of Fairfield Region)

CONNECTICUT NATIONAL BANK
1 Landmark Square 06904
203/358-6159
(Branch of Hartford)
Hd: Catherine O. Clark, VP
PersTr: Peter B. Guenther, VP
TrInv: Arthur R. Jann, VP
Nb: Michael C. Nowlin, VP

UNION TRUST CO.
300 Main St. 06904
203/348-6211 Tr$1.8 Bil
(Branches in Danbury, Greenwich & New Haven)
Hd: Yates P. Eckert, ExecVP
PersTr: Donald S. Rotzien, SrVP
TrInv: Benedict N. Smith, VP
ComTrF,TrOpers: Robert J. Bromfield, SrVP
Multi-MgrInv: Alex K. Doggett, VP
Nb: James E. Oligino, AsstVP

Torrington

BANK OF BOSTON CONNECTICUT TRUST GROUP
61 Main St., P.O. Box 118 06790
203/482-2114
(Branch of Waterbury)
Richard E. Kittredge, VP-Tr

CONNECTICUT NATIONAL BANK
236 Prospect St. 06790
203/496-6027
(Branch of Hartford)
Admin: Roberta L. August, AsstVP
Nb: Michelle Darcy, AsstVP

21% of the readers of
TRUSTS & ESTATES
are involved in endowment funds.

Waterbury

BANK OF BOSTON CONNECTICUT TRUST GROUP
81 W. Main St. 06720
203/574-7340 Tr$1.8 Bil
(Trust presence in Hartford, New Haven, New Milford, Southbury & Torrington)
Hd: Tyler Baldwin, ExecTO
TrInv: Robert B. Dannies, SrVP-Tr
TrOpers: Charles Champagne, VP-Tr
PersTr,EmplBen: Robert P. Vocelli, SrVP-Tr

CITYTRUST
195 Grand St. 06702
203/573-4633
(Branch of Bridgeport)
Miles C. Borzilleri, VP&TO

THE CONNECTICUT BANK & TRUST CO.
20 E. Main St., Ste. 104 06702
203/597-9000
(Branch of Hartford Region)

CONNECTICUT NATIONAL BANK
One Exchange Place 06702
203/597-6788
(Branch of Hartford)
Hd: Ann M. Auburn, VP
Nb: Michelle Darcy, AsstVP

West Hartford

THE CONNECTICUT BANK & TRUST COMPANY
Four N. Main St. 06107
203/523-6134
(Branch of Hartford Region)

CONNECTICUT NATIONAL BANK
65 LaSalle Rd. 06107
203/728-4233
(Branch of Hartford)
Hd: Robert S. Carter, VP
Nb: Robert A. Penney, VP

Westport

WESTPORT BANK & TRUST CO.
107 Post Rd. E. 06880
203/222-6930 Tr$184 Mil
Hd: Arnold Levine, SrVP&SrTO
PersTr: Dennis P. Clark, VP&TO
Nb: Charles P. Gallagher, VP&TO

Willimantic

UNITED BANK & TRUST CO.
676 Main St. 06226
203/456-6505
(Branch of Hartford)
Sonia M. Dudas, VP&TO

DELAWARE

Clayton

CLAYTON BANK & TRUST CO.
P.O. Box 509 19938
302/653-8531
Hd: William H. Walters, Pres&TO

Georgetown

SUSSEX TRUST CO.
P.O. Box 311 19947
302/856-4656 Tr$95 Mil
Est&PersTr: Jane L. Stayton, TOpO
EmplBen: Connie Mears, TO
TrOpers: Mary Mumford

Selbyville

BALTIMORE TRUST CO.
1 W. Church St., P.O. Box 470 19975
302/436-8236 Tr/u$1 Mil
Hd: Russell D. Brittingham, VP&TO

Wilmington

AMERICAN GUARANTY & TRUST CO. (T Only)
3801 Kennett Pike, Ste. C-200 19807
302/652-3091 Tr$188 Mil
Hd,Nb: Matthew D. Mason, III, Pres&TO
A. Kenneth Hackett, Jr., Treas
Charles S. Baker, VP&TO
Louis A. Aviola, SrVP,TO&Sec
Linda B. George, AsstVP&TO
Mary Kay Taylor, TO
Mary B. Zaccanini, AsstVP&TO
Michael R. Eatough, AsstTreas&AsstSec
TrInv: Richard V. King

BANK OF DELAWARE
Bank of Delaware Center
222 Delaware Ave. 19899
302/429-2825 Tr/o$1 Bil
PersFinSvcs: Wayne L. Dawson, SrVP
PersTr: John M. Amalfitano, VP
CorpTr: Peter Fulweiler, VP
TrInv,TrAdm,ComTrF: Christine H. Jayne, VP
EmplBen: James W. Whalen, Sr., CTO
TrOpers: Oswald Richards, VP
TDP: Charles E. Sywy, SysO
EstTxSvcs: Lewis A. Callaway, SrTxO
Robert L. Dayett, SrEstSettlmtO

DELAWARE CHAPTER GUARANTEE & TRUST COMPANY
1013 Centre Rd., P.O. Box 8963 19899
302/995-2131 Tr/o$6 Bil
Hd,Nb: Stephen B. Tily, III, Pres&CEO
PersTr,Nb: Carol Hilty Droge
EmplBen,Nb: Richard F. Smith
EmplBen: Richard L. Prey, COO
TrOpers,TDP: A. Daniel O'Neill

DELAWARE TRUST CAPITAL MANAGEMENT, INC.
9th & Market Sts. 19801
302/421-7319 Tr$2.7 Bil
(a Subsidiary of Delaware Trust Company)
Hd: George E. Doty, Pres&CEO
InvDir: John F. Downham, SrVP
TrDir: Harry A. Dorian, ExecVP
TrAdmin: Donald R. Williams, SrVP
InvMktg: Kenneth L. Holmes, VP
TrMktg: Thomas J. Kelleher, III, VP
FinPlng: George M. Fisher IV, VP
Legal & Taxes: David C. Rittenhouse, SrVP
TrOpers: Robert E. Warner, Jr., SrVP
CorpTr: Richard N. Smith, VP

MELLON BANK (DE) N.A.
10th & Market Sts. 19801
302/421-2283 Tr$100 Mil
Hd: Thomas J. Hayden, VP
PersTr: Robert H. Bell, AsstVP
InvCust: James J. Flannery, VP
Nb: Kevin A. O'Brien, AsstVP

WILMINGTON TRUST CO.
Rodney Sq. N. 19890
302/651-1000 Tr$20 Bil
(Branch in Stuart, FL)
Hd,TrDeptMgr: Donald A. Corkran, SrVP
PersTr: David Hillegas, VP
Est: Lewis B. Hyman, Jr., VP
PersTr,TrInv: P. M. Snyder, Jr., VP
Taxes: David S. Goodhue, VP
Nb: Charles F. Gummey, Jr., VP
CorpSvcsDeptMgr: Leonard W. Quill, SrVP
CorpSvcs: Clark H. Woolley, VP
Nb: William B. Sowden, III, VP
InvRes: Eric B. Morrison, AsstVP
InvAdv: Grace E. Messner, VP
Richard J. Hobman, VP
InvSvcsDeptMgr: Peter J. Succoso, SrVP

Discretionary Trust Assets: This figure should reflect the market value of employee benefit, personal trusts, estates, and managed agencies over which each institution exercises investment discretion as reported to the F.D.I.C. on the "Annual Report of Trust Assets".

DISTRICT OF COLUMBIA

★Washington

BESSEMER TRUST COMPANY N.A.
Washington Square
1050 Connecticut Ave. N.W., Ste. 330 20008
202/659-3330
(Branch of New York, NY)
David G. Curry, SrVP

CRESTAR BANK N.A./WASHINGTON, DC
15th and New York Ave., N.W. 20008
202/879-6000 Tr$910 Bil
(Branch of Richmond, VA)
Hd,PersTr,Nb: Larry O. Holland, SrVP
EmplBen: Patricia Russell, AsstVP

FIRST AMERICAN BANK,NatAssn
740-15th & H Sts. N.W. 20005
202/637-7507
Hd: August Zinsser, III, ExecVP
Kenneth A. Williams, SrVP
TrOpers,CorpTr: David M. Shawler, AsstVP
TrInv: Robert Sweet, VP
TrRes: Ray Sague, AsstVP
PersTr: Ruth C. Shaw, VP
PvtBnkg: Gordon Wilson, VP
Agcy: James R. Christensen, VP
EmplBen: Donald R. Clark, VP
BusDev: Robert Patterson, AsstVP

THE NATIONAL BANK OF WASHINGTON
4340 Connecticut Ave., N.W. 20008
202/537-2167 Tr$728 Mil
Hd: Philipp Walter, Jr., Pres
CorpTr,Nb: Frederic G. Burke, SrVP
TrInv: Charles O. Calvert, SrVP
EmplBen: Leo Ryan, AsstVP
TrOpers,TDP: Stephen W. Vranich, VP

RIGGS

THE RIGGS NATIONAL BANK OF WASHINGTON, D.C.
P.O. Box 1149 20013
202/835-6808 Tr$2.8 Bil
Hd: George W. Grosz, ExecVP&Dir
Peter Welber, SrVP&SrTO
PersTrDiv: Alex R. Sabatini, SrVP&TO
CorpTrDiv: Alex C. Baker, SrVP&TO
EmplBen&InsTrDiv: Peter Welber, SrVP&SrTO
TrOpers: Basil Yauger, SrVP&TO
BusDev: Frances M. Micka, SrVP
TrInv: Harold C. Warner, ExecVP&TrInvO
RE: Lester J. Gizzard, Jr., VP&TREO
Taxes: Stephen P. Ferrigno, Jr., VP&TO

Security Trust

SECURITY TRUST CO., N.A.
(Formerly American Security Bank, NatAssn)
15th St. and Pennsylvania Ave., N.W. 20013
202/624-4158 Tr$7.5 Bil
Hd: Walter R. Fatzinger, Jr., Pres
ASSET MANAGEMENT DIVISION
John W. Mockoviak, ExecVP&SrTO
Inv: Terence W. Collins, Pres, ASB Capital Mgmt., Inc.
PersTr: Howard M. Weiss, SrVP&TO
EmplBen: Patricia Potter, VP&TO
Nb,Inv: Philip Cocke, VP
Nb,PersTr: G. Michael Richwine, VP
INVESTOR SERVICES DIVISION
Charles G. Cusic, Jr., ExecVP&SrTO
CorpTr: Dean T. Fisher, VP&TO
TrOpers: Leonard H. Smith, VP&TOpO
Cust: Kathy A. Jackson, SrVP&TO
Nb,Cust: Judy McCoy, VP&TO

FLORIDA

Bal Harbour

SUN BANK/MIAMI, N.A.
Trust Banking Group
9600 Collins Ave. 33154
305/868-2635 Tr$250 Mil
Hd: Paul W. Dresselhaus, VP&Mgr
Herbert L. Kurras, SrVP&SpecSvcs
Richard F. Park, VP&TO
Marta Fernandez, TO
Kristina L. Kramer, TO

Belleair Bluffs

FIRST FLORIDA BANK, N.A.
125 N. Indian Rocks Rd. 34294
813/584-8641
(Branch of Tampa)
Hd: Jane E. Pursley-Ridings, VP&TO

66% of the readers of
TRUSTS & ESTATES
handle charitable requests.

Boca Raton

AMERIFIRST FLORIDA TRUST COMPANY
AmeriFirst Boca del Mar Bldg.
7008 Bercasa Way 33433
305/393-9626
(Branch of Miami)
Jeffrey P. Koch, VP

BANK OF NEW ENGLAND TRUST COMPANY, N.A.
187 Golfview Dr., 33432
407/750-5100
(Branch of West Palm Beach)
Robert F. O'Brien, SrVP

CHEMICAL TRUST COMPANY OF FLORIDA, N.A.
1200 N. Federal Hwy., Ste. 413 33432
407/394-4441 Tr$28.35 Mil
(Affiliate of Chemical Bank, NY)
Hd: Victor P. Whitney, Pres&CEO
PersTr: John A. Swinford, VP&SrTO

COMERICA TRUST COMPANY OF FLORIDA, N.A.
Ste. 100, Executive Row
1900 Corporate Blvd., N.W. 33431
407/994-6800
(Subsidiary of Comerica Bank, Detroit, MI. Trust Representative Offices in Boca Raton, Clearwater, Naples, New Port Richey and Sarasota)
Hd: Arthur R. Bradley, Pres
PersTr: David D. Keller, VP
Paulette Anderson, PersTO
John J. Focina, TrAdmin
PersTr,Nb: Michael W. Hill, VP
Gerald L. Price, Jr., VP

CONTINENTAL ILLINOIS TRUST COMPANY OF FLORIDA, N.A.
One Boca Place
2255 W. Glades Rd., Ste. 337 33431
407/997-0900
(Affiliate of Continental Bank N.A., Chicago, IL. Offices also in Naples, Sarasota and Stuart)
Hd: James P. Keffler, Pres
TrInv: C. Dennis Blanz, SrVP
Nb: Alfred H. Cole, VP
John R. Holtey, VP

FIRST FIDELITY TRUST, N.A., FLORIDA
Atrium Financial Center, Ste. 315
1515 N. Federal Hwy. 33432
305/368-3971 Tr$20 Mil
(Branch of Newark, NJ)
Hd: Robert H. Dunker, Chm&CEO
A. Daniel D'Ambrosio, Pres
Nicholas Bradshaw, VP&TO
David O. Miller, SrVP&Mgr
Ralph M. Kline, VP&TO
J. Harold Klosheim, VP&TO

FIRST UNION NATIONAL BANK OF FLORIDA
Camino Real, P.O. Box 400 33429
407/338-3938
(Branch of Jacksonville)
PtfolMgr: Thomas R. Horkan
PersTr/SoReg: Robert T. Godley

MANUFACTURERS HANOVER TRUST COMPANY OF FLORIDA
4800 N. Federal Hwy., Ste. 302A 33431
407/393-6694
(Representative Office of Miami)
Nb-PersTr: Judith A. Ezzes, VP
Frank Smith, AsstVP

NCNB NATIONAL BANK OF FLORIDA
150 E. Palmetto Park Rd. 33432
407/393-5173
(Regional Trust Office)
PersTr,RegMgr: William F. Arthur, VP&TO
PersTr,CityMgr: Carmine Figlilio, VP&TO
TrInv: David Edwards, VP&TO
Tx: Linda Hudak, AsstVP&TO
PersNb: Connie Scott, VP&TO
EmplBen: Ann Miseyko, TO
RE: Terry Gardner, AsstVP&TO
Bob Cockrell, TO

The Directory of Trust Institutions is included in a T&E subscription!

Performed Any Miracles Lately?

J.W. Marriott, Jr., Chairman and President Marriott Corporation Chairman, EBAA's "The goal is in SIGHT" Campaign

More than 285,000 men, women and children have had their sight restored since 1961 through the miracle of corneal transplant surgery and the work of the Eye Bank Association of America.

Yet thousands of blind persons wait in darkness for lack of corneas and adequate funding.

Your clients' support of the EBAA's work in sight restoration can help make miracles happen.

Contact: Eye Bank Association of America
1725 Eye St., N.W., Ste. 308
Washington, D.C. 20006-2403
(202) 775-4999

NORTHERN TRUST BANK OF FLORIDA, N.A.
95 S. Federal Hwy. 33432
407/392-4977 Tr$82 Mil
(Branch of Miami)
MngExec: Mark W. Dalziel, VP
PersTr: William M. Fury, VP
Nb: Henry J. Swedlaw, VP

SOUTHEAST BANK,NatAssn
Financial Planning & Trust Division
5550 W. Glades Rd. 33432
407/338-2370
(Branch of Miami)
LocMgr: David C. Moyar, VP

SUNBANK/SOUTH FLORIDA, N.A.
Trust & Investment Management Group
750 S. Dixie Highway 33432
407/392-8181
(Branch of Fort Lauderdale)
Hd: Jean G. Smith, SrExecVP
Estate&Gdn: Lowell C. Mott, SrVP&TO
PersTrBrowardCty: Kenneth L. Brown, SrVP&TO
PersTrPalmBchCty: Thomas D. Reinhold, SrVP&TO
TrInv: Guy G. Faillace, SrVP&TO
Nb: David E. Ratcliffe, SrVP&TO
EmplBen: Alana S. Curtice, VP
TrOpers: Sandra M. Morway, VP
SvcDiv RE: Terry S. Gardner, VP&TO
SvcDiv Tax: William N. Dickson, III, TO

Boynton Ocean

FIRST NATIONAL in PALM BEACH
a DIVISION OF SOUTHEAST BANK, N.A.
76 Royal Palm Plaza 33432
407/338-2370
(Branch of Palm Beach)
Julie Northcraft, SrVP&TO
Claire Michalopoulos, AsstTO

Bradenton

BARNETT BANKS TRUST CO., N.A.
1001 3rd Ave. W. 34205
P.O. Box 9390 34206
813/753-0716
Hd: Robert J. Lesperance, VP
TrRE: Phyllis L. Betts, REO
PersTrAdmn: David F. Sterling, AsstVP
PersTrNb: Charles L. Danley, VP

FIRST FLORIDA BANK, N.A.
P.O. Box 771 34206
813/755-8511
(Branch of Tampa)
Hd: Jacqueline De Longchamp, SrVP&TO

FIRST UNION NATIONAL BANK of FLORIDA
1700 59th St. W. 34209
813/798-2611
(Branch of Jacksonville)
Hd: Stephen Timberlake

NCNB NATIONAL BANK OF FLORIDA
1201 6th Ave., W., P.O. Box 1061 34206
813/745-3066
(City Trust Office)
PersTr: William Key, VP&TO-City Mgr

SOUTHEAST BANK,NatAssn
Financial Planning & Trust Division
P.O. Drawer 157 33506
813/745-7713
(Branch of Miami)
Reg&LocMgr: William C. Gaar, VP

Brooksville

SUNBANK and TRUST COMPANY
P.O. Box 578 34605-0578
904/796-5151 Tr$74.6 Mil
(Branches in Brooksville, Crystal River, Port Richey & Zephyrhills)
Hd,PersTr,Nb: Robert A. Barnett, SrVP&TO
TrInv: Jim Young
EmplBen: William F. Tarry
Hernando County Office:
1 E. Jefferson St. 34601
904/754-5575
Hd,Nb: Robert A. Barnett, SrVP&TO
Admin: Barbara Revels, AsstVP&TO

Cape Coral

SOUTHEAST BANK, NatAssn
Financial Planning & Trust Division
1625 Cape Coral Pkwy. 33904
813/542-1123
(Office of Miami)
LocMgr: Jane Goble, VP

SUN BANK OF LEE COUNTY,N.A.
Trust Banking Group
1612 E. Cape Coral Pkwy.
P.O. Box 3454 33918-3454
813/549-3097
(Branch in Fort Myers)
Hd: Chris Gair, VP&TO

Clearwater

BARNETT BANKS TRUST CO., N.A.
1150 Cleveland St., 3rd Fl. 33615
P.O. Box 5187 34618
813/539-9150
Hd: Phyllis B. Coats, VP
PersTrNb: J. Michael Chapman, VP

COMERICA TRUST COMPANY OF FLORIDA, N.A.
Cleveland Plaza
15 S. Lincoln Ave. 34617
813/530-7603
(Trust Office of Boca Raton)
Hd: Gerald A. Youngs, VP
PersTr: Blanche Tulley

FIRST FLORIDA BANK, N.A.
600 Cleveland St., P.O. Box 479 34617
813/448-2869
(Branch of Tampa)
Hd: William H. Clark, SrVP&TO

FIRST NATIONAL BANK
P.O. Box 179 33517
813/462-1351 Tr$506 Mil
Hd: Jay H. Tiffin, SrVP&SrTO
Est,Gdnshp: Van G. Bartkus, Jr., VP&TO
PersTr,Agcy: Thomas R. Bruckman, VP&TO
EmplBen: L. Bernard Stephenson, VP&TO
TrInv: John R. Kessinger, VP&TrInvO
TrOpers: Mrs. Sara A. Koroknay, AsstVP&TOpO
Nb: Michael G. Howatt, VP&SrTBDO
Tax: Harry B. Jamieson, VP&TrTxO

Coral Gables

BARNETT BANKS TRUST CO. N.A.
550 Biltmore Way 33134
305/789-3145
Hd: Kathleen M. Wolf, VP
PersTrNb: Laura L. Khachab, SrTO

NORTHERN TRUST BANK of FLORIDA N.A.
595 Biltmore Way 33134
305/529-7700 Tr$34 Mil
(Branch of Miami)
MngExec: Robert W. Bauchman, VP
Admin: Thomas F. Hart, VP
Nb: Glenn L. Perry, 2ndVP

SUN BANK OF MIAMI
Trust Department
100 Miracle Mile 33134
305/442-3245
David M. Graul, VP&Mgr
Mark T. Middlebrook, VP&TO
Marcelino M. Pendas, AsstVP&TO

3 Things
Your Client Can Do
About Death & Taxes

1. Build a living legacy for the family.
2. Realize immediate and long-term tax advantages.
3. Create a personal sense of philanthropy.

Form your own charitable foundation.
It's as easy as 1, 2, 3.

To learn how, contact Leslie Miller at 202-466-6512,
or write:
COUNCIL ON FOUNDATIONS
1828 L Street, N.W., Suite 1200, Washington, D.C. 20036

FLORIDA (Cont'd)

Coral Ridge

SUN BANK/SOUTH FLORIDA, N.A.
Trust & Investment Management Group
2626 E. Oakland Park Blvd. 33306
305/766-2100
(Branch of Fort Lauderdale)
Hd: Jean G. Smith, SrExecVP
Estate&Gdn: Lowell C. Mott, SrVP&TO
PersTrBrowardCty: Kenneth L. Brown, SrVP&TO
PersTrPalmBchCty: Thomas D. Reinhold, SrVP&TO
TrInv: Guy G. Faillace, SrVP&TO
Nb: David E. Ratcliffe, SrVP&TO
EmplBen: Alana S. Curtice, VP
TrOpers: Sandra M. Morway, VP
SvcDiv RE: Terry S. Gardner, VP&TO
SvcDiv Tax: William N. Dickson, III, TO

Crystal River

SUNBANK & TRUST COMPANY
Citrus County Office
1502 Southeast Hwy. 19 32629
904/795-5551
(Branch of Brooksville)
Nb: Greg Conover, TO
Admin: Mary Gilmore, TO

Dania

CITIBANK (FLORIDA), N.A.
255 E. Dania Beach Blvd. 33004
305/926-1341
(Branch in Miami)
Hd,PersTr: Steven F. Durst, VP&SrTO
Admin: Joy E. Floramo, VP&TO
TrOpers: Madelene L. Kadish, TOpO

Daytona Beach

FIRST UNION NATIONAL BANK OF FLORIDA
P.O. Box 5068 32018
904/254-7290
(Trust Branch of Jacksonville)
Hd: Dan E. Mosley, VP&TO

FLORIDA NATIONAL BANK
130 N. Ridgewood Ave. 32015
904/257-1471 (Ext. 1476)
(Branch of Jacksonville)
Mgr: J. Stephen Hess, VP

SUN BANK OF VOLUSIA COUNTY
Trust Banking Group
120 S. Ridgewood Ave., P.O. Box 2120 32115
904/255-4400
Hd: Michael Jarrard, VP&TO

Deland

BARNETT BANKS TRUST CO., N.A.
230 N. Woodland Blvd. 32721
904/734-2311
Hd: Paul W. Kleinsmith, VP

SUN BANK/DELAND
P.O. Drawer 128 32720
904/734-8511
(Branch of Dayton Beach)
Michael Jarrard, SrVP

Delray Beach

BARNETT BANKS TRUST CO.,N.A.
1031 E. Atlantic Ave. 33483
407/243-2750
Hd: F. William Eberts, VP
Nb: David L. Richner, VP
TrRE: James Keith, REO
Inv: Julian F. Olney, Jr., VP

MIDLANTIC NATIONAL BANK AND TRUST CO./ FLORIDA
777 E. Atlantic Blvd., Ste. 200-A 33444
305/272-3711 (Palm Beach County)
305/421-1688 (Broward County)
1-800/426-5870 (FL WATS)
(Branch of Ft. Lauderdale)
Joyce M. Boyer, VP&SrTO
P. Richard Zutterling, VP&TrInvO
Ronald L. King, TO
John Swinford, VP&TrPlngO

SUNBANK/SOUTH FLORIDA, N.A.
Trust & Investment Management Group
P.O. Box 1150 33447
305/243-6720
(Branch of Fort Lauderdale)
Hd: Jean G. Smith, SrExecVP
Estate&Gdn: Lowell C. Mott, SrVP&TO
PersTrBrowardCty: Kenneth L. Brown, SrVP&TO
PersTrPalmBchCty: Thomas D. Reinhold, SrVP&TO
TrInv: Guy G. Faillace, SrVP&TO
Nb: David E. Ratcliffe, SrVP&TO
EmplBen: Alana S. Curtice, VP
TrOpers: Sandra M. Morway, VP
SvcDiv RE: Terry S. Gardner, VP&TO
SvcDiv Tax: William N. Dickson, III, TO

Dunedin

SUN BANK OF TAMPA BAY
Trust Banking Group
825 Broadway 34698
813/892-4052
Hd: John M. Tapley, ExecVP&TO
PersTr: Jack C. McLean, SrVP&TO
TrInv: Mark L. McClintock, TO
Nb-EmplBen: William F. Tarry, VP&TO
Nb-PersTr: Charles W. Stantz, SrVP&TO

Englewood

FIRST NATIONAL BANK OF VENICE
298 S. Indiana Rd. 34223
813/475-5633
(Branch of Venice)
Mgr: David Perkins, VP&TO

Fort Lauderdale

BARNETT BANKS TRUST CO., N.A.
1 E. Broward Blvd. 33301
305/765-1520
Hd: Fred J. Topi, VP
Nb-EmplBen: Vincent Gieske, VP
Nb-PersTr: Ronald T. Ostan, VP

CITIZENS AND SOUTHERN TRUST COMPANY (FLORIDA), N.A
One Financial Plaza, Exec. Offices - 13th Fl.
P.O. Box 5367 33340-5367
305/765-2001 Tr$1.9 Bil
(Subsidiary of Citizens and Southern Trust Company, Inc., Atlanta, GA. Offices in Ft. Lauderdale, Ft. Myers, Melbourne, Naples, Palm Harbor, Sarasota, St. Petersburg, Tampa & Winter Park)
Pres: Ward J. Curtis, Jr.
Mktg: Christopher J. Dembek, SrVP
Compliance: Joseph A. Tubio, VP
Fin: William F. Meehan, SrVP
MgrEquityInv: Vernon B. Gayle, Jr., SrVP
MgrFixedIncomeInv: Charles O. Lowe, SrVP
Fort Lauderdale Office:
Southeast Region
One Financial Plaza - 10th Fl.
P.O. Box 5367 33340-5367
305/765-2500
Hd: D. Stevenson Ferguson, Jr., SrVP

FLORIDA NATIONAL BANK
1st Ft. Lauderdale Place
100 N.E. 3rd Ave. 33301-1155
305/467-5100
(Branch of Jacksonville)
PersTr: George R. Macdonald, SrVP

MIDLANTIC NATIONAL BANK AND TRUST CO./ FLORIDA
5401 N. Federal Hwy., P.O. Box 24800 33307-4800
305/771-6700; 800/225-6077 Tr$224 Mil
(Branches in Delray Beach & Palm Beach)
Hd: Robert C. Wilkins, ChmBd,CEO&Pres
Fredericka F. Achin, ExecVP
PersTrHd: Thomas E. Joyce, VP&SrTO
PersTr: Cunera S. Voute, SrTO
John Matos, VP&TO
Karen Beach, TO
CorpTr: Jeffrey D. Lowe, CTO
TrInv: Jo Ann Fraina, VP&SrTO
Joseph B. Testa, TrInvO
Nb: W. Blake Smith, ExecVP
Jon F. Larson, TrPlngO
Cont: Lawrence S. Simkin

NCNB NATIONAL BANK OF FLORIDA
110 E. Broward Blvd. 33301
305/766-7248
(City Trust Office)
Hd: Sharon DaBrusco, AsstVP&TO-CityMgr

SOUTHEAST BANK,NatAssn
Financial Planning & Trust Division
500 E. Broward Blvd., Ste. 1200 33394-3093
305/766-2765
(Branch of Miami)
LocMgr: David S. Rockwood, VP

SUNBANK/SOUTH FLORIDA, N.A.
Trust & Investment Management Group
501 E. Las Olas Blvd., P.O. Box 14728 33302
305/765-7400 Tr$2.4 Bil
(Branches in Boca Raton, Delray, Ft. Lauderdale, Hollywood, Palm Beach & West Palm Beach)
Hd: Jean G. Smith, SrExecVP
Estate&Gdn: Lowell C. Mott, SrVP&TO
PersTrBrowardCty: Kenneth L. Brown, SrVP&TO
PersTrPalmBchCty: Thomas D. Reinhold, SrVP&TO
TrInv: Guy Faillace, SrVP&TO
Nb: David E. Ratcliffe, SrVP&TO
EmplBen: Alana Curtice, VP
TrOpers: Sandra Morway, VP
SvcDiv RE: Terry S. Gardner, VP&TO
SvcDiv Tax: William N. Dickson, III, TO

Fort Myers

BARNETT BANKS TRUST CO., N.A.
2000 Main St. 33902
P.O. Box 338 33901
813/275-2335
Hd: Charles Straughan, VP
PersTrNb: Michael C. Gregory, VP
PersTrAdmin: Douglas R. Stanton, VP

CITIZENS & SOUTHERN TRUST COMPANY
Southwest Region
2400 First St. 33901
813/335-1316
(Office of Ft. Lauderdale)
Hd: David H. Denby, SrVP

FIRST FLORIDA BANK, N.A.
P.O. Box 711 33902
813/334-1171
(Branch of Tampa)
Hd: Steve Edwards, SrVP&TO

NCNB NATIONAL BANK OF FLORIDA
12751 S. Cleveland Ave., P.O. Box 06239 33906
813/275-2505
(City Trust Office)
PersTr: Eileen Heishman, AsstVP&TO-CityMgr

SUN BANK OF LEE COUNTY, N.A.
12730 New Brittany Blvd. 33907
813/275-3200
(Branch of Cape Coral)
Scott Shotwell, VP&TO-Inv
Leslie L. Thomas, AsstVP&TO

Include Your Logo
See Page 232

Fort Pierce

SUN BANK/TREASURE COAST, N.A.
Trust Banking Group
111 Orange Ave. 34950
407/461-6300
(Branches in Stuart & Vero Beach)
Hd: Carl H. Bentz, SrVP&TO
Nb: C. A. "Drew" Rosasco
Robert S. Padelford, TO
Josephine A. Welch, TO
Paula A. Bowers, TrRep
Paula G. Giaquinto, TrRep

Fort Walton Beach

BARNETT BANKS TRUST CO., N.A.
99 Race Track Rd. 32548
904/729-4100
Nb: Stephen R. Beach, AsstVP

VANGUARD BANK & TRUST COMPANY
816 N. Beal Pkwy., P.O. Box 1717 32549
904/863-1229 Tr$50 Mil
(Branch of Valparaiso)
Hd,TrInv,Nb: James D. Howser, SrVP&TO
PersTr,Est,CorpTr: Joan Sisneros, AsstVP&TrAdmO
PersTr,Est,EmplBen: Ruth T. Bowers, AsstTO

Gainesville

FLORIDA NATIONAL BANK
120 W. University Ave. 32602
904/377-8444 (Ext. 249)
(Branch of Jacksonville)
Mgr: Connie E. Brown, VP

Hallandale

THE TRUST COMPANY OF THE SOUTH
1995 E. Hallandale Beach Blvd. 33009
305/457-7402
(Branch of Miami Beach)
Arne R. Themmen, ExecVP

Hollywood

SUNBANK/SOUTH FLORIDA, N.A.
Trust & Investment Management Group
2001 Hollywood Blvd., P.O. Box 14728 33302-4728
305/766-1800
(Branch of Ft. Lauderdale)
Hd: Jean G. Smith, SrExecVP
Estate&Gdn: Lowell C. Mott, SrVP&TO
PersTrBrowardCty: Kenneth L. Brown, SrVP&TO
PersTrPalmBchCty: Thomas D. Reinhold, SrVP&TO
TrInv: Guy G. Faillace, SrVP&TO
Nb: David E. Ratcliffe, SrVP&TO
EmplBen: Alana Curtice, VP
TrOpers: Sandra M. Morway, VP
SvcDiv RE: Terry S. Gardner, VP&TO
SvcDiv Tax: William N. Dickson, III, TO

Jacksonville

AMERICAN NATIONAL BANK
P.O. Box 10129 32207
904/396-8111 Tr$75 Mil
Hd: H. J. Bivins, Jr., SrVP-Tr
Mary H. Smith, TO

BARNETT BANKS TRUST CO.,NatAssn
P.O. Box 40200 32203-0200
904/464-2877 Tr$5 Bil
(Branches in Bradenton, Clearwater, Coral Gables, Deland, Delray Beach, Fort Lauderdale, Fort Myers, Key Largo, Miami, Naples, New Port Richey, Ocala, Orlando, Palm Beach Gardens, Pensacola, Sarasota, Sebring, Stuart, Tallahassee, Tampa, Tequesta, Vero Beach, West Palm Beach, Winter Haven, Winter Park and Brunswick & Marietta, GA)
Home Office:
Hd: Michael C. Baker, Pres&CEO
PersTr: Timothy K. Ford, ExecVP
CFO: Kathyrn L. Beeman, VP
CorpTr: M. Bradley Wilson, III, SrVP
TrInv: John L. Allen, Jr., SrVP&SrIO
RE: Elizabeth A. Patterson, VP
TrOpers: David Graham, ExecVP
EmplBen: Frederick Schmidt, VP
CorpBdAdm: Malcolm (Rich) Nielson, VP
ComTrF: John L. Allen, SrVP&SrIO
Sys: Donald Cook, VP
HumanRes: Betty F. Marini, SrVP
Tax: James P. McCarthy, VP
Jacksonville Trust Service Office:
HdPersTr,RegMgr: Richard A. Tyler, VP
Nb-EmplBen: Bill Smith, VP
Gary Zino, VP

FIRST GUARANTY BANK & TRUST CO.
P.O. Box 2578 32203
904/384-7541 Tr$42 Mil
Hd,Nb: John W. Donahoo, Jr., VP&TO
PersTr: Leslie Reid, TO
TrOpers,TDP: Faye Theilen, Supv

FIRST UNION NATIONAL BANK OF FLORIDA
200 W. Forsyth St. 32202
904/361-6821
(Personal Trust Offices: Boca Raton, Bradenton, Daytona Beach, Miami, Orlando, Palm Beach, Pompano, St. Petersburg, Tampa & Vero Beach)
Capital Management Group:
Hd: P. Edwin Glass, Jr.
Personal Trust:
NoReg: Allen T. Witham
SoReg: Robert T. Godley
Mktg: Bruce Williamson
TrOpers: Michael J. Gilbert
TrInv: Carl E. Waldrep
CorpTr: Beth Walsh
EmplBen: Susan Mitchell
Jacksonville Office:
PersTr: Kent Lytle

FLORIDA NATIONAL BANK
225 Water St., Tower 7 32202
904/359-5646
(Branches in Daytona Beach, Fort Lauderdale, Gainesville, Lakeland, Miami, Ocala, Orlando, Palm Beach, Pensacola, Punta Gorda, St. Petersburg, Sebring, Stuart, Tampa and Vero Beach)
Statewide Mgt.:
HdTrMgt: Lee M. Evans, SrVP
HdTrInv: John P. Willoughby, SrVP
CorpTr,EmplBen: F. Barry Robertson, III, SrVP
TrOpers: Gregory E. Miller, SrVP
Jacksonville Office:
Mgr: Gregory E. Miller, SrVP

NCNB NATIONAL BANK OF FLORIDA
51 W. Forsyth St., P.O. Box 40806 32203
904/359-7082
(City Trust Office)
EmplBen: Richard Galy, VP&TO

SOUTHEAST BANK,NatAssn
Financial Planning & Trust Division
One Independent Square 32202
904/391-1775
(Branch of Miami)
LocMgr: Louie C. Casey, Jr., VP

SUN BANK/NORTH FLORIDA, N.A.
550 Water St. 32202
904/632-2647
Hd: Gilbert R. Fennell, Jr., SrVP&TO

Key Biscayne

KEY BISCAYNE BANK & TRUST CO.
95 W. McIntyre St. 33149
305/361-9100 Tr$6 Mil
Hd: Virginia E. Taranco, VP&TO

Key Largo

BARNETT BANKS TRUST CO., N.A.
31 Ocean Reef Dr., Ste. C-100 33037
305/350-7094
PersTrNb: Robert G. Albright, VP

Lake Placid

FIRST FLORIDA BANK N.A.
Main St. & Interlake Blvd.
P.O. Box 1045 33852
813/465-3553
(Branch of Tampa)
Hd,Nb: W. Kerry Thompson, VP&TO

Lake Wales

SUN FIRST NATIONAL BANK OF POLK COUNTY
Trust Banking Group
102 E. Central Ave., P.O. Box 1200 33853-1200
813/676-3455
Hd: Samuel W. Hart, SrVP
PersTr: Effie S. Ritchie, TO

Lake Worth

SOUTHEAST BANK, NatAssn
Financial Planning & Trust Division
114 N. J St. 33460
407/586-4613
(Branch of Miami)
LocMgr: Gary D. Santrock, VP

Lakeland

FLORIDA NATIONAL BANK
113 S. Tennessee Ave. 33802
813/686-1136
(Branch of Jacksonville)
Mgr: Larry V. Moore, VP

PEOPLES BANK OF LAKELAND
P.O. Box 3589 33802-3589
813/687-6680 Tr$150 Mil
Hd: Dennis E. Bradt, VP&TO
PersTr: Virgil C. Adams, TO
TrInv: Gary F. Richards, TO
PersTr: Susan M. Nixon, AsstTO

Largo

NCNB NATIONAL BANK OF FLORIDA
12046 Indian Rocks Rd. 34644
813/596-9710
(City Trust Office)
PersTr: Charles N. Castiglione, VP&TO-City Mgr

SOUTHEAST BANK,NatAssn
Financial Planning & Trust Division
801 W. Bay Dr., P.O. Box 1840 33540
813/586-7323
(Branch of Miami)
LocMgr: Richard C. Wiemer, VP

Leesburg

CITIZENS NATIONAL BANK
P.O. Box 470047 32749-0047
904/787-5111 Tr$45 Mil
Hd: Robert A. Voegele, VP&SrTO
TrOpers,EmplBen: Ann Tallman, AsstVP&TO
TrAdmin: Teresa Gillespie, TO

SUN BANK, N.A.
Trust Banking Group
900 N. 14th St., P.O. Box 8 32748
904/326-4515
PersTr: Gene Langley, VP&TO

Marco Island

FIRST FLORIDA BANK, N.A.
P.O. Box 728 33969
(Branch of Tampa)
Hd,Nb: H. G. Fisher, Jr., AreaSrVP&SrTO

21% of the readers of
TRUSTS & ESTATES
are involved in endowment funds.

FLORIDA (Cont'd)

Melbourne

CITIZENS AND SOUTHERN TRUST COMPANY (FLORIDA), N.A.
175 E. NASA Blvd. 32901
407/725-6084
(Office of Ft. Lauderdale)
Hd: Gary W. Davis, SrVP

FIRST FLORIDA BANK, N.A.
1109 E. New Haven Ave. 32901
305/723-2511
(Branch of Tampa)
Hd: James Snyder, VP&TO

SUN BANK, N.A.
Trust Banking Group
P.O. Box 1630 32902-1630
407/676-1155
Hd: James Dover, VP

Miami

AMERIFIRST FLORIDA TRUST COMPANY
11800 S.W. 147th Ave.
P.O. Box 026029 33102-6029
305/387-8480 Tr$240 Mil
(Branch in Boca Raton)
Hd,Nb: Richard G. Jackson, Pres
PersTr,TrOpers: Karen B. Shupenko, VP
CorpTr: Scott Flower, VP
TrInv: Richard A. Dorn, VP
EmplBen: Gary L. Tortora, VP

THE BANK OF NEW YORK TRUST COMPANY OF FLORIDA, NatAssn
701 Brickell Ave. 33131
305/372-7444
(Affiliate of The Bank of New York, New York, NY)
Hd: William H. Geiger, Pres
Nb: C. Thomas Greene, VP

BARNETT BANKS TRUST CO., N.A.
701 Brickell Ave. 33131
305/350-7094
RegMgr: Ray McGeary
Hd: Kathleen Wolf, VP
PersTr,Nb: Robert G. Albright, VP
TrInv: David Swartz, IO
EmplBen,Nb: Vincent Geiske, VP

BESSEMER TRUST COMPANY OF FLORIDA
801 Brickell Ave. 33131
305/372-5005
Samuel Barr, SrVP
Victor DiElmo, SrVP

CITIBANK (FLORIDA), N.A.
848 Brickell Ave. 33131
305/374-1861
(Branch of Dania)
Hd: Steven F. Durst, VP&TO
Nb: Peter Gonzalez, VP&TO

COCONUT GROVE BANK
2701 S. Bayshore Dr. 33133
305/858-6666 Tr$84 Mil
Hd,PersTr,Nb: Robert S. Forbes, SrVP-Trust
TrInv: Rene Carrazana, VP&TO
TrOpers: Patricia R. Day, VP

FIRST UNION NATIONAL BANK OF FLORIDA
800 Brickell Ave. 33131
305/263-1069
(Trust Office of Jacksonville)
Manuel Perez-Carrillo, VP&TO

FLORIDA NATIONAL BANK
169 Miracle Mile 33134
305/545-3227
(Branch of Jacksonville)

IRVING TRUST COMPANY FLORIDA
701 Brickell Ave., Ste. 1100 33131
305/372-7444 Tr$100 Mil
Hd: Thomas L. Thorpe, Pres&SrTO
PersTr: Estella M. Lau, AsstVP
CorpTr: Joseph J. Arney, VP
TrInv: Susan Lichter, VP
Edward G. Shrager, VP
ComTrF: Albert J. Hauser, VP
EmplBen: Michael A. Mertz, VP
TrOpers: Arthur J. Bregartner, AsstVP

MANUFACTURERS HANOVER TRUST COMPANY OF FLORIDA
Miami Ctr., 100 Chopin Plaza, Ste. 1702 33131
305/350-7611
(Affiliate of Manufacturers Hanover Trust Co. of New York, NY; Representative Office in Boca Raton)
Hd: Joseph M. Santarella, Pres
Admin: Charles D. Long, VP
TrInv: Judith Neiwirth, AsstVP
Nb: Richard Tonkinson, AsstVP
Olga Wallace, TO

NCNB NATIONAL BANK OF FLORIDA
250 S.E. 1st St., 33131
305/577-5670
(City Trust Office)
PersTr: Jack Campbell, AsstVP&TO-City Mgr

NORTHERN TRUST BANK OF FLORIDA N.A.
700 Brickell Ave. 33131
305/372-1000 Tr$2.3 Bil
(Subsidiary of Northern Trust Corp., Chicago, IL)
Hd: Mark Stevens, Pres&CEO
Mktg: Ray E. Marchman, Jr.
Coun: Stephen A. Lynch, III, SrVP
PersTr: Paul T. Williams, VP&SrTO
Robert M. Burgess, VP
Wayne L. Carson, Jr., VP
R. Joseph Barnett, VP
Barbara M. Ausick, VP
Paul Schwab, Jr., VP
Dianne M. Rita, VP
Felipe Larcada, 2ndVP
J. Harvey Alligood, TO
Nicholas Rockwell, VP
John C. Adams, VP
Edward J. Joyce, TO
Nora C. Wagoner, TO
TrInv: Willard L. Wheeler, Jr., VChm&SrInvO
Dean P. Coleman, VP
Joseph R. Diehl, Jr., VP
Douglas W. Bair, VP
Blair Radford, VP
Edwin R. Stroh, III, VP
Patricia L. McKay, VP
Larry D. Riley, VP
J. Michael Castner, 2ndVP
William C. Camp, TrInvO
Patricia L. Sabo, TrInvO
TrOpers: H. James Sigsbee, VP&CFinO
Donna E. Hartman, TOpO
Richard Vitrano, TOpO
Gary E. Cardenas, 2ndVP
Janet M. Luss, 2ndVP
Ronald T. Ahye, 2ndVP
Nb: Craig R. Sutherland, VP
Peter M. Palin, VP
James C. Peterson, 2ndVP
Lori T. Owen, 2ndVP
Tax: Stephen A. Lynch, III, VP&Coun
William Longe, VP
TDP: John A. Robinson, VP

REPUBLIC NEW YORK TRUST COMPANY OF FLORIDA, N.A.
2954 Aventura Blvd. 33180
305/931-7202
(Subsidiary of Republic National Bank of New York)
Douglas J. Collins, Pres

SOUTHEAST BANK, NatAssn
Financial Planning & Trust Division
One Southeast Financial Center 33131
305/375-6785 Tr/o$3 Bil
(Offices in Boca Raton, Bradenton, Cape Coral, Ft. Lauderdale, Jacksonville, Lake Worth, Largo, Naples, New Smyrna Beach, Orlando, Palm Beach, Palm Beach Gardens, Pensacola, Ponte Vedra, Sarasota, Seminole & St. Petersburg)
LocMgr: Richard C. Gray, VP
PersTr,Nb: Jerome A. Jannopoulo, SrVP
CorpTr: David R. Kenney, VP
TrInv,ComTrF: Anthony B. Long, SrVP
TrOpers: Robert M. Landry, SrVP
LegalCoun: John J. Abdallah, VP
TrCompOff: Howard R. Straughan, SrVP

SUN BANK/MIAMI, N.A.
777 Brickell Ave. 33131
305/579-7150 Tr$2.25 Bil
Hd: Hunting F. Deutsch, ExecVP-Dade City
PersTr: Richard Conger, SrVP&SrTO
TrInv: Richard W. Foss, SrVP
TrTx: Justin LaBarbera, VP&SrTO
ComTr: Oscar Suris, VP&SrTO
TrOpers: Dick Jones, SrVP
BusDev,Nb: Marta Goldberg, VP&TO
ComTrF: Anthony Gray, Pres-Sun Bank Capital Mgmt
EmplBenSls: Ray Dunleavy, VP&EBO
RE: Carolyn Jackson, AsstVP
Coral Gables Office
100 Miracle Mile 33134
305/442-3246
Hd,TrAdm: David Graul, VP&SrTO-Mgr
Mark T. Middlebrook, VP
Marcelino M. Pendas, AsstVP

THE TRUST COMPANY OF THE SOUTH
25 W. Flagler St., 4th Fl., 33131
305/373-1260
(Branches in Hallandale and Miami Beach)
Hd: Peter E. Houghton, Pres
PersTr: James L. Newman, ExecVP
Arne R. Themmen, ExecVP
TrInv: Robert E. Brennan, ExecVP
EmplBen: Susan E. Foster, VP
TrOpers: Mario Rivera, ExecVP

Miami Beach

JEFFERSON NATIONAL BANK
301 41st St. 33140
305/532-6451 Tr$165 Mil
Hd: Joseph G. Wallis, SrVP&SrTO
TrInv: Howard L. Corbett, VP
TrNb: Lynn Gorman, VP
TrAdm/Oper: Ann Papierz, VP
TrAdm: Lee Bush, TO

SUN BANK/MIAMI, N.A.
1111 Lincoln Road Mall 33139
305/674-5362
(Branch of Miami)
Hd,PersTr: Lucille Clum, VP&SrTO-Mgr
Maria Diaz, TO
JoAnne N. Smith, AsstVP

THE TRUST COMPANY OF THE SOUTH
300 71st St. 33141
305/868-2964
(Branch of Miami)
James L. Newman, ExecVP
Janie Goldberg, VP

Miami Springs

FIRST TRUST
(First Credit Union Trust Company, Inc.)
Credit Union Tower
700 S. Royal Poinciana Blvd. 33166
305/882-5159
Hd: H. Lee Aust, SrTO&CEO
TrOpers: Gregory T. Brown, TOpO

Mount Dora

FIRST NATIONAL BANK
P.O. Box 95 32757
904/383-2111 Tr$114 Mil
Hd,TrInv: C. Edward Brooks, III, SrVP&TO

Discretionary Trust Assets: This figure should reflect the market value of employee benefit, personal trusts, estates, and managed agencies over which each institution exercises investment discretion as reported to the F.D.I.C. on the "Annual Report of Trust Assets".

Naples

BARNETT BANKS TRUST CO.,N.A.
797 Fifth Ave. S. 33940
813/263-1396
Hd: Charles N. Straughan, VP
TrInv: David Zawadski, IO
PersTrNb: Renee Bridges, SrNBO

BROWN BROTHERS HARRIMAN TRUST COMPANY OF FLORIDA
4501 Tamiami Trail N., Ste. 310 33940-3060
813/263-4133
(Affiliate of Brown Brothers Harriman & Co., New York, NY)
Hd: M. Bruce Miner, ExecVP
TrOpers: Arta W. Lawshe, TO

CITIZENS AND SOUTHERN TRUST COMPANY (FLORIDA), N.A.
Southwest Region
691 Fifth Ave. S. 33940
813/434-3109
(Office of Ft. Lauderdale)
Hd: David H. Denby, SrVP

COMERICA TRUST COMPANY OF FLORIDA, N.A.
4501 Tamiami Trail N., Ste. 108 33940
813/434-2030
(Trust Office of Boca Raton)
Haywood C. Sellers, VP

CONTINENTAL ILLINOIS TRUST COMPANY OF FLORIDA, N.A.
Collier Financial Center
4501 Tamiami Trail N., Ste. 308 33940
813/434-2400
(Representative Office)
Hd: Frank J. Dudenhoefer, VP

FIRST FLORIDA BANK, N.A.
4099 Tamiami Trail N.
P.O. Drawer 7579 33941
(Branch of Tampa)
Hd,Nb: H. G. Fisher, Jr., AreaSrVP&SrTO

FLORIDA TRUST SERVICES OF OHIO BANCORP
3001 Tamiami Trail N., Ste. 305 33940
813/263-3555
Hd,Nb: L. Craig Martin, VP&TO

HUNTINGTON TRUST COMPANY OF FLORIDA, N.A.
400 Fifth Ave. S. 33940
813/263-3398
Hd: Lawrence E. Green, Pres
Craig S. Loescher, VP
William D. Lange, VP

MANUFACTURERS NATIONAL TRUST CO. OF FLORIDA, N.A.
EBC Heritage Court
5020 N. Tamiami Trail, Ste. 200 33940
813/649-6776
(Trust Office of Palm Beach Gardens)
Hd: Richard O. Hartley, Jr., VP&TO

THE MARSHALL & ILSLEY TRUST COMPANY OF FLORIDA
800 Laurel Oak Dr., Ste. 101 33963
813/597-2933
Hd: Michael J. Revane, Pres
PersTr: Roger W. Mjoen
TrInv: Robert J. Fiddes
Nb: Carl A. Harnish
TrLegalCoun: James F. Duca, II

NATIONAL CITY TRUST COMPANY
West Coast Office
4085 Tamiami Trail N., Ste. B 103 33940
813/649-6336
(Branch of Cleveland, OH)
Mark A. Kruggel, VP

NBD TRUST COMPANY OF FLORIDA, N.A.
(Formerly Trust Company of Naples)
5811 Pelican Bay Blvd., Ste. 300 33963
813/597-7040
Hd: Richard J. Peck, VP&Mgr
TrOpers: Lee Ebanks, TO
Nb: Charles Roberts, VP&TO

The Directory of Trust Institutions is included in a T&E subscription!

NORTHERN TRUST BANK OF FLORIDA/NAPLES, N.A.
530 Fifth Ave., S. 33940
813/262-8800 Tr$775 Mil
Hd: Gregory M. Nelson, Pres
PersTr,CorpTr: Robert L. Wilson, VP
TrInv: Thomas E. Ingram, VP
TrOpers,TDP: Waltraud Hardy, VP
Nb,ComTrF: James D. Seitz, VP
Park Shore Office
4380 Gulf Shore Blvd. N. 33940
Ann M. Young, 2ndVP

SOCIETY NATIONAL TRUST COMPANY
4501 Tamiami Trail N. 33940
813/261-0990
(Branch of Cleveland, OH)
Mgr: Charles L. White, SrVP

SOUTHEAST BANK,NatAssn
Financial Planning & Trust Division
1010 Fifth Ave. S., P.O. Box 7079 33940
813/649-2190
(Branch of Miami)
LocMgr: L. Rickey Nahouse, VP

SUN BANK/NAPLES, N.A.
Trust Banking Group
P.O. Box 413002 33941-3002
813/598-0355
Hd,Nb: Donald H. Kolb, ExecVP
PersTr: William F. Papenfuss, III, VP&TO
TrInv: Donald P. Grimmer, VP
EmplBen: David T. Morgan
TrOpers: Mary Halsey, TOpO
Admin,Nb: Lynn E. Wuesthoff, TO
Admin,PersTr: Glenna Christenson

SUN BANK/NAPLES, N.A.
350 Fifth Ave. S. 33940
813/598-0300
Lynn E. Wuesthoff, PersTrO

TRUSTCORP OF FLORIDA, N.A.
800 Laurel Oak Dr., Ste. 102 33963
Richard K. Bennett, Pres

New Port Richey

BARNETT BANKS TRUST CO., N.A.
4526 U.S. Hwy. 19 34691
813/847-7224
Hd: Phyllis B. Coats, VP

COMERICA TRUST COMPANY OF FLORIDA, N.A.
5211 U.S. Hwy. 19 34652
813/845-0614
(Trust Office of Boca Raton)
Hd: Gerald A. Youngs, VP
Alma Marcotte, VP

NCNB NATIONAL BANK OF FLORIDA
6014 U.S. Hwy. 19 34652
813/847-7064
(City Trust Office)
Hd: Charles N. Castiglione, VP&TO-City Mgr

New Smyrna Beach

SOUTHEAST BANK,NatAssn
Financial Planning & Trust Division
200 Canal St., P.O. Drawer 160 32069
904/423-2443
(Branch of Miami)
LocMgr: Owen L. Cox, VP

North Palm Beach

COLONIAL TRUST NATIONAL BANK
11760 U.S. Hwy. One, Ste. 100 33408
407/627-1776
James E. Pangburn, Chm&CEO
Hd: J. G. Schmidlapp, III, ExecVP
PersTr: Claudia Ihrig, SrVP
TrOpers: Gary M. Porro, AsstVP
Diana Zornick, TOpO
Gary J. Lesperance, VP&Sec
Patricia Saunders, AsstVP-PersBkg
Penny C. Brown, AsstVP&Csh

MANUFACTURERS NATIONAL TRUST COMPANY OF FLORIDA, N.A.
The Harbour, 2401 PGA Blvd. 33410
407/694-0455
(Trust office in Naples)
Gary E. Jones, Pres
Gordon G. Wright, ExecVP&SrTO
TrInv: Gregory E. Bielski, VP&IO
BusDev: Robert L. Calhoun, VP&TO
Susan V. Cioffi, TO

NBD TRUST COMPANY OF FLORIDA, N.A.
11300 U.S. Hwy. 1, Ste. 101 33408-3224
407/627-9400
Hd: John W. McGowan, Pres
PersTr: Lynn Lowry, VP
TrInv: Theodore A. Libby, VP
Nb: Sally J. Yerex, VP
Est,PersTr: Gary Wayne Gomoll, VP

Ocala

BARNETT BANKS TRUST CO., N.A.
35 S.E. First Ave., P.O. Box 550 32670
904/732-2212
Hd: Albert J. Ingham, VP

FLORIDA NATIONAL BANK
109 W. Silver Springs Blvd.
P.O. Box 370 32678
904/732-7541
(Branch of Jacksonville)
Mgr: Connie E. Brown, VP

SUN BANK OF OCALA
Trust Banking Group
P.O. Box 6032 32678
904/622-9082 Tr$87.6 Mil
Hd: William H. Shepard, III, VP&SrTO
TrAdmin: John Puleo, VP&TO
Warren Bullard, VP&TO
Dolores Dalrymple, TO
Pam Starling, TO

HEADQUARTERS FOR BANKING PERSONNEL

TRUST OFFICERS...
Ready to move up to a more challenging position? At GENE ROGERS ASSOCIATES we are ready to assist you in making that move with three offices to serve you nation wide
Opportunities available in
TRUST ACCOUNTING
TRUST ADMINISTRATION
TRUST TAXES
TRUST OPERATIONS
ESTATE PLANNING
PENSION ADMINISTRATION
EMPLOYEE BENEFITS
PORTFOLIO MANAGEMENT
As professionals in placing management personnel in the banking field you can be sure your job search will be completely confidential.

GENE ROGERS ASSOCIATES, INC.

463 Main St. Metuchen, N.J.
08840 201-548-3962
444 Brickell Ave. P.O. Box 51-367
Miami, FL 33131
305-371-8308

FLORIDA (Cont'd)

Orlando

AMERICAN PIONEER SAVINGS BANK
Investment Fiduciary Services Division
631 S. Orlando Ave. 32789
407/740-6570 Tr$55 Mil
HdTrInv: George Lange, Jr.
PersTr: Kathy Westbrook
EmplBen: Christina Kiernan
TrOpers: Kathy Kraiss

BARNETT BANKS TRUST CO. N.A.
201 S. Orange Ave., Ste. 300
P.O. Box 3200 32801
407/420-2839
RegMgr: Lawrence B. Smyre, SrVP
PersTrNb: Christopher Clanton, VP

FIRST UNION NATIONAL BANK OF FLORIDA
20 N. Orange Ave. 32801
407/849-5146
(Branch of Jacksonville)
Admin: Peter Alan Curcio
Nb: Cynthia Smith

FLORIDA NATIONAL BANK
800 N. Magnolia Ave. 32803
407/244-5100
(Branch of Jacksonville)
Mgr: Luther H. Hodge, SrVP

KEY TRUST COMPANY OF FLORIDA N.A.
111 N. Orange Ave., Ste. 850 32801
407/423-0154 Tr$60 Mil
(A wholly-owned subsidiary of Key Corp., Albany, NY)
Hd: Betty C. Peirsol, Pres&CEO
TrAdm: Becky J. Carroll
TrInv: David Koulish, VP
Nb: David S. Raudman

NCNB NATIONAL BANK OF FLORIDA
250 N. Orange Ave., P.O. Box 199 32802-9875
407/648-2840
(Regional Trust Office)
PersTr,RegMgr: Georgia Foster, VP&TO
PersTr,CityMgr: Julie Wolf, AsstVP&TO
EmplBen: Debbie McIntyre, AsstVP&TO
Tax: Jeff Pickering, TO

SOUTHEAST BANK,NatAssn
Financial Planning & Trust Division
201 E. Pine St., P.O. Box 955 32802
407/237-2051
(Branch of Miami)
LocMgr: David VanCamp, VP
Nb: John E. Ross, VP

SUN BANK, N.A.
Trust Banking
P.O. Box 3838 32802
305/237-4324
(Branch in Winter Park)
Hd: Frank J. Nelson, Jr., ExecVP
PersTr: David E. Walsh, SrVP&TO
TrInv: Gary Last, SrVP
Tax: H. Lee Blalock, VP
RE: Nancy Hargadon, AsstVP
PersNb: Susan Aspinwall, VP&TO
EmplBenNb: Judith N. Sanborn, AsstVP
CorpTr: Jonathan W. Fox, VP

Ormond Beach

FIRST FLORIDA BANK, N.A.
200 E. Granada Blvd. 32075-0037
904/672-1611
(Branch of Tampa)
Hd,Nb: John Anthony, AreaVP&TO

Palm Beach

BANK OF BOSTON FLORIDA, NA
450 Royal Palm Way 33480
407/832-3399
(Affiliate of Bank of Boston, MA, R.I.H.T., RI, Bank of Boston, CT, Casco Northern, ME & Bank of Vermont, VT. Branch in Sarasota)
Hd: Michael H. Engelbrecht, Pres
PersTr: Gifford H. Hampton, III, ExecVP
TrInv: John Henderson, ExecVP
TrOpers: Paula Bergeron, AsstVP

BESSEMER TRUST COMPANY OF FLORIDA
249 Royal Palm Way 33480
407/655-4030 Tr$1.2 Bil
(Branch in Miami)
Hd: John R. Whitmore, Pres&CEO
Admin: Daniel S. Hall, SrVP
TrInv: Michael F. Page, ExecVP
TrOpers: Fred J. Schwind, AsstVP&AsstComp
Nb: Samuel L. Barr, Jr., SrVP

CHASE

CHASE BANK OF FLORIDA
(Private Banking Division)
218 Royal Palm Way 33480
407/659-6704 Tr$380 Mil
Hd: J. Bradford Greer, Pres&CEO
Nb: Curtis Lyman, VP
PersTr: William Hoover, VP
Dale Bandel, AsstVP&TO
Gloria Fanelli, PTO
Nancy Golder, PTO
TrInv: Robert Harvey, ExecVP
Richard Milne, VP
Maureen Connolly, IO
Marolyn Dirkes, IO
Bnkg: Laura Taylor, AsstVP
Denise Bair, PBO

CHEMICAL BANK & TRUST COMPANY OF FLORIDA, N.A.
251 Royal Palm Way 33480
305/832-6266 Tr$202.7 Mil
(Wholly-owned subsidiary of Chemical Banking Corporation, New York, NY)
Officers:
J. Patterson Cooper, Pres
Lawrence A. Greenberg, SrVP
Frank J. Giacalone, Jr., SrVP
Terry L. Hartig, SrVP
Howard J. Falcon, III, VP
Christa M. Hutcheon, AsstVP
Nancy A. Grosch, AsstVP
Marta Yera, AsstVP
Michelle S. O'Neill, TO
Ivan Quinones, Comp

CITICORP TRUST, N.A.
140 Royal Palm Way 33480
407/659-7028 Tr$367 Mil
(Citicorp Trust, N.A. is a subsidiary of Citicorp and an affiliate of Citibank, N.A.)
Hd,PersTr: Jo Ann Englehardt, VP&ChTO
TrInv: W. David Dary, VP
Nb: William M. O'Dea, Pres

FIRST NATIONAL IN PALM BEACH
a DIVISION OF SOUTHEAST BANK N.A.
255 S. County Rd. 33480
407/655-7165
(Branch of Miami)
Hd: Wyckoff Myers, ExecVP&TO
PersTr: Charles A. Penney, SrVP&TO
TrInv: Miner L. Richards, SrVP-Inv
TrOpers: Louise Rowell, TOpO
Nb: John Girard, VP

FIRST UNION NATIONAL BANK OF FLORIDA
40 Coconut Row 33480
407/650-8333
(Trust Office of Jacksonville)
Valerie K. McDivitt, VP&TO

FLORIDA NATIONAL BANK
336 S. County Rd. 33480
407/655-3900
(Branch of Jacksonville)

MIDLANTIC NATIONAL BANK AND TRUST CO./ FLORIDA
330 Poinciana Plaza 33480
305/655-6564
(Branch of Ft. Lauderdale)
T. James Kennedy, VP&TPlngO

MORGAN TRUST COMPANY OF FLORIDA, N.A.
350 Royal Palm Way 33480
407/833-8033
Hd: S. Phelps Montgomery, Pres
PersTrAdm: Patrick J. Nelson, VP,Csh&SrTO
Nb: Vernon M. Schreiner, VP

NCNB NATIONAL BANK OF FLORIDA
109 Royal Palm Way 33480
407/655-4710
(City Trust Office)
PersTr: Kevin Grady, VP&TO-CityMgr

Northern Trust Bank.
The Private Bank

NORTHERN TRUST BANK OF FLORIDA, N.A.
300 Royal Poinciana Blvd. 33480
407/655-9770 Tr$200 Mil
(Branch of Miami)
MngExec: David B. Freese, VP/MngExec
Admin: Donna L. Moody, 2ndVP
PersTr: Roger F. Farleigh, VP
TrInv: James R. Grinney, VP
Wesley T. Haller, VP
Jan L. Massey, TrInvO
Nb: Leonard M. Spalding, III, VP
William J. Thomson, 2ndVP

SUNBANK/SOUTH FLORIDA, N.A.
Trust & Investment Management Group
303 Royal Poinciana Plaza 33430
407/832-5375
(Branch of Fort Lauderdale)
Hd: Jean G. Smith, SrExecVP
Estate&Gdn: Lowell C. Mott, SrVP&TO
PersTrBrowardCty: Kenneth L. Brown, SrVP&TO
PersTrPalmBchCty: Thomas D. Reinhold, SrVP&TO
TrInv: Guy G. Faillace, SrVP&TO
Nb: David E. Ratcliffe, SrVP&TO
EmplBen: Alana S. Curtice, VP
TrOpers: Sandra M. Morway, VP
SvcDiv RE: Terry S. Gardner, VP&TO
SvcDiv Tax: William N. Dickson, III, TO

U.S. TRUST COMPANY OF FLORIDA, N.A.
132 Royal Palm Way 33480
305/659-1550 Tr$450 Mil
(Affiliate of United States Trust Co. of New York)
Hd,TrInv: Trowbridge Callaway, III, Pres
PersTr: Felix J. Cmiel, SrVP
TrInv: Andrew L. Smith, Jr., SrVP
TrOpers: Herbert I. Deitsch, VP
Nb: Howard E. N. Wilson, VP

Palm Beach Gardens

BARNETT BANKS TRUST CO., N.A.
2525 P.G.A. Blvd. 33410
407/694-0040
Hd: Gwen Boykin, VP

SOUTHEAST BANK, NatAssn
Financial Planning & Trust Division
2000 PGA Blvd., Ste. 2100 33408
407/624-0224
(Branch of Miami)
LocMgr: Paul W. Weigel, VP

Palm Harbor

CITIZENS AND SOUTHERN TRUST COMPANY (FLORIDA), N.A.
Central Region
1000 U.S. Hwy. 19 N. 33563
813/789-7934
(Office of Ft. Lauderdale)
Hd: Gary W. Davis, SrVP

Panama City

AMSOUTH BANK OF FLORIDA
P.O. Box 550 32402
904/785-3416 Ext. 188
David M. Brown, TO

BAY BANK & TRUST CO.
P.O. Box 1350 32402
904/769-3333
Hd,PersTr,TrInv,EmplBen,Nb:
Warren R. Kahn, CFP, VP&S-TO
PvtBnkg: Shirley Carroll, VP
TrOpers: Barbara C. Kochevar, TOpO

SUN COMMERCIAL BANK
P.O. Box 2180 32401
904/769-4811
Hd: Jack Dayton, VP&TO
TrOpers: Cheryle D. McConnell, AsstTO

Pensacola

AMSOUTH BANK OF FLORIDA
P.O. Box 12790 32575
904/444-1427
Hd: Bill Josey, VP&TO

BARNETT BANKS TRUST CO., N.A.
100 W. Garden St. 32501
904/432-0271
Hd: James N. Evans, VP
RE: Daniel J. Millham, SrREO

CITIZENS & PEOPLES NATIONAL BANK
P.O. Box 1072 32595
904/444-3336 Tr$80 Mil
Hd: W. Rhette Anderson, SrVP&TO
TrInv,EmplBen: John G. Gross, VP&TO
Est,Gdn,PersTr: K. Leigh Eagerton, TO
TrOpers: Karen F. Busche, TO

FLORIDA NATIONAL BANK
21 E. Garden St. 32575
904/434-6684
(Branch of Jacksonville)
Mgr: Connie P. Cox, VP

SOUTHEAST BANK, NatAssn
Financial Planning & Trust Division
316 S. Baylen St. 32501
904/436-2621
(Branch of Miami)
LocMgr: James M. Novota, VP

Plant City

THE HILLSBORO SUN BANK
202 W. Reynolds St. 33566
813/754-3711 Tr$9 Mil
Lorraine Hudson, TrAdm
Mary Simmons, TOpO

Pompano Beach

FIRST UNION NATIONAL BANK OF FLORIDA
P.O. Box 1869 33061
305/786-7050
(Branch of Jacksonville)
PersTr: Patrick J. Ross

Ponte Vedra

SOUTHEAST BANK, NatAssn
Financial Planning & Trust Division
601 State Road A1A 32082
904/285-5656
(Branch of Miami)
LocMgr: George Fesperman, VP

Port Charlotte

SUN BANK AND TRUST/CHARLOTTE COUNTY N.A.
Olean Blvd. & Aaron St., P.O. Box 3032 33952
813/625-9210 Tr$93 Mil
Hd: Robert J. Riley, ExecVP&TO
PersTr: Mary Ann Creech, VP&TO
PersTr,TrInv: Lisa Carriveau, AsstVP&TO
TrOpers: Nancy Grossman, AdminAsst
Nb: Mark Robinson, VP&TMO
Probate: Sylvia Stalker, VP&TO

85% of the readers of
TRUSTS & ESTATES
are involved in personal trusts.

Port Richey

SUNBANK & TRUST COMPANY
West Pasco Office
10290 Regency Park Blvd., 34668
813/863-8388
(Branch of Brooksville)
Nb: Greg Conover, TO
Admin: Charon Bogner, VP&TO

Punta Gorda

FIRST FLORIDA BANK, N.A.
P.O. Box 1327 33950
813/639-2161
(Branch of Tampa)
Hd: Richard G. Swan, VP&TO

FLORIDA NATIONAL BANK
314 Taylor St. 33950
813/639-3151
(Branch of Jacksonville)
Mgr: Judith Rowe

Quincy

FIRST FLORIDA BANK, N.A.
P.O. Box 760 32351
904/627-7155 Tr$2 Mil
(Area Trust Service Office of First Florida Bank, N.A. of Tampa)
Hd: Duncan Fletcher, AreaPres&TO

THE QUINCY STATE BANK
P.O. Box 898 32351
904/875-1000 Tr/o$30 Mil
Hd: Mary Lil May, VP&SrTO

St. Petersburg

CITIZENS AND SOUTHERN TRUST COMPANY (FLORIDA), N.A.
Central Region
Central at Ninth 33701
813/892-6418
(Office of Ft. Lauderdale)
Hd: Gary W. Davis, SrVF
InstitTr: Allen G. Shaffer, SrVP

FIRST FLORIDA BANK, N.A.
55 5th St. S., P.O. Box 1131 33733
813/894-4178
(Branch of Tampa)
Hd: Howard Schmidt, AreaSrVP&TO

FIRST UNION NATIONAL BANK OF FLORIDA
1000 Tyrone Blvd. 33710
813/538-4453
(Branch of Jacksonville)
Hd: Nancy H. Thomas
Nb: James Degenhart

FLORIDA NATIONAL BANK
424 Central Ave. 33701
813/892-7180
(Branch of Jacksonville)
PersTrMgr: Donald E. Bishop, Jr., SrVP

SOUTHEAST BANK, NatAssn
Financial Planning & Trust Division
1075 Pasadena Ave., S. 33707
813/341-7110
(Branch of Miami)
LocMgr: Larry Surgeson, VP

SUN BANK OF TAMPA BAY
Trust Banking Group
301 4th St. N. 33701
813/892-4622
Hd: John M. Tapley, ExecVP&TO
Nb-PersTr: Francis P. Waters, VP&TO
PersTr: Marian Y. Stiner, 1stVP&TO
TrInv: Ward A. Pfeifle, VP&TO
Nb-EmplBen: William F. Tarry, VP&TO

St. Petersburg Beach

FIRST FLORIDA BANK, N.A.
7500 Gulf Blvd., P.O. Box 67068 33706
813/367-2786 Tr$60 Mil
(Branch of Tampa)
Hd: Robert L. Baker, VP&TO

Sarasota

BANK OF BOSTON FLORIDA, N.A.
2033 Main St. 34237
813/951-1363
(Branch of Palm Beach)

BARNETT BANKS TRUST CO., N.A.
1390 Main St. 34326
813/951-3447
Hd: Anthony Orr, VP
Nb: Anthony H. Levering, VP

CITIZENS & SOUTHERN TRUST COMPANY (FLORIDA), N.A.
Central Region
2001 Siesta Dr. 34239
813/957-1205
(Office of Ft. Lauderdale)
Hd: Gary W. Davis, SrVP

COMERICA TRUST COMPANY OF FLORIDA, N.A.
1819 Main St., Ste. 900 34236
813/951-2119
(Trust Office of Boca Raton)
Alan Coltman, VP
PersTr,Inv: Angelo Santiago, VP

CONTINENTAL ILLINOIS TRUST COMPANY OF FLORIDA, N.A.
(Sarasota Branch)
1133 Fourth St., Ste. 300 34236-4891
813/953-4644
(Affiliate of Continental Bank N.A., Chicago, IL. Representative Offices in Naples and Stuart)
Hd: Gail S. T. Webster, Pres
Nb: William T. Marks, VP
TrInv: Richard Pogoda, SrVP

FIRST FIDELITY TRUST, N.A., FLORIDA
347 S. Pineapple Ave. 34236
813/952-9805
(Branch of Newark, NJ)
G. Edwin Herrold, VP&Mgr

FIRST FLORIDA BANK, N.A.
1800 Second St. 33577
813/951-2265
(Branch of Tampa)
Hd: J. Sherrick Gilbert, VP&SrTO

HARRIS TRUST CO. OF FLORIDA
1776 Ringling Blvd. 34236
813/364-9977
(Branch of West Palm Beach)

NBD TRUST COMPANY OF FLORIDA, N.A.
1790 Main St. 34236
813/954-4432
(Branch of North Palm Beach)
Nb: Donald B. Griswold, VP

NCNB NATIONAL BANK OF FLORIDA
1605 Main St., P.O. Box 4295 34230
813/952-2764
(Regional Trust Office)
PersTrRegMgr: Kathleen O. Cress, VP&TO
PersTrCityMgr: Jim Rothenburg, VP&TO
Tax: Michael Curry, VP&TO
RE: Steven Rees, AsstVP&TO
Inv: Patricia Woodruff, VP&TO

NORTHERN TRUST BANK OF FLORIDA/ SARASOTA,NatAssn
1515 Ringling Blvd. 34236-6769
813/957-3660 Tr$1.1 Bil
(Subsidiary of Northern Trust Corp., Chicago, IL)
Pres: Arthur M. Wood, Jr.
HdTr: Samuel T. Gay, Jr., ExecVP
PersTr: Arthur J. Ferguson, VP
Carolyn A. Fitzpatrick, VP
John R. Donahue, Jr., VP
Joan B. Bennett, VP
TrInv: Willard C. Kayser, Jr., VP
Robert R. Brown, VP
Albert V. Bear, VP
Richard J. Gerrity, 2ndVP
John M. Buszin, VP
Nb: Richard H. Angelotti, VP
Nancy W. Kaari-Bowman, VP
David Corcoran, VP
TrOpers: Jo Ann M. Willis, VP
Nb: Robert L. Ochs, VP
Gregory M. Colby, VP

FLORIDA (Cont'd)

Sarasota (Cont'd)

RHODE ISLAND HOSPITAL TRUST NATIONAL BANK
2033 Main St. 34237
813/951-1363
(Branch of Providence, RI)

SOUTHEAST BANK, NatAssn
Financial Planning & Trust Division
1401 Main St., P.O. Box 267 33578
813/951-7231
(Branch of Miami)
Reg&LocMgr: Martha J. Marland, VP
Nb: Anthony DeDeyn, VP

SUN BANK/SARASOTA COUNTY, N.A.
Trust Banking Group
P.O. Box 2138 34230
813/951-3126 Tr$188 Mil
(Branch in Venice)
Hd: J. Garrett Heard, IV, SrVP
PersTr: James C. Kinard, VP
Diane D. Key, AsstVP
John N. Singletary, Jr., AsstVP
TrOpers: Helen J. Wilson, AsstVP
Inv: William F. Kennedy, Jr., TrInvO

Sebring

BARNETT BANKS TRUST CO., N.A.
231 S. Ridgewood Dr. 33870
813/385-1515
Hd: Emmett Andrews, VP

FLORIDA NATIONAL BANK
228 N. Ridgewood Dr. 33870
813/385-5101
(Branch of Jacksonville)
Mgr: Theodore J. Steul, VP

Seminole

SOUTHEAST BANK,NatAssn
Financial Planning & Trust Division
7700 Seminole Blvd. 33542
813/399-3520
(Branch of Miami)
LocMgr: James E. Lashbrook, VP

South Miami

FIRST NATIONAL BANK OF SOUTH MIAMI
P.O. Box 431000 33143
305/662-5456 Tr/o$76 Mil
Hd: John J. Murphy, VP&SrTO
TrAdm,PersTr: Peter Pimenow, TO

Stuart

BARNETT BANKS TRUST CO., N.A.
900 S. Federal Hwy., Ste. 420 34994
407/286-8358
Hd: Richard Franzke, VP
PersTrNb: Robert T. Stanziano, VP

CONTINENTAL ILLINOIS TRUST COMPANY OF FLORIDA, N.A.
2363 S.E. Ocean Blvd. 34996
407/287-3227
(Representative Office)
Hd: George H. Swift, VP

FIRST NATIONAL BANK & TRUST CO.
of THE TREASURE COAST
P.O. Drawer 9012 34995-9012
407/288-6094 Tr$260 Mil
Hd,CorpTr,TrInv,EmplBen,Nb: Gary I. Schultz, VP&TO
PersTr: Edgar E. Robertson, VP&TO
Prob: William H. McCauley, VP&TO
TrInv: Kenneth R. Steele, VP&TrInvO
TrOpers,CorpTr: Douglas M. Risk, TOpO

FLORIDA NATIONAL BANK
301 E. Ocean Blvd., P.O. Box 2436 33494
407/287-4200
(Branch of Jacksonville)
Mgr: Kenneth M. Float, VP

SHAWMUT NATIONAL TRUST COMPANY
819 S. Federal Hwy., Ste. 100 34994
407/283-6404
(Branch of Hartford, CT)
Mgr: Sondra S. Alford, VP

SUN BANK/TREASURE COAST, N.A.
Trust Banking Group
111 E. Osceola St. 34995
407/288-0177
(Branch of Ft. Pierce)
Hd: Carl H. Bentz, SrVP&TO
Nb: C. A. "Drew" Rosasco
Robert S. Padelford, TO
Josephine A. Welch, TO
Paula A. Bowers, TrRep
Paula G. Giaquinto, TrRep

WILMINGTON TRUST OF FLORIDA, N.A.
900 E. Ocean Blvd., Ste. 144
P.O. Box 1199 34995
305/286-3686 Tr$200 Mil
(Subsidiary of Wilmington Trust Co., Wilmington, DE)
Hd: Douglas W. Poulter, Pres
PersTr,TrOpers: W. Craig Marshall, VP
TrInv: Stephen R. Shaw, VP
Nb: Robert B. Landon, VP

★Tallahassee

BARNETT BANKS TRUST CO., N.A.
315 S. Calhoun, P.O. Box 5257 32314
904/561-1881
Hd: Robert J. Suter, VP

CAPITAL CITY FIRST NATIONAL BANK
P.O. Lock Drawer 900 32302
904/224-1171 Tr$100 Mil
Hd: Carl G. Monson, VP&TO
TrOpers: Patricia A. Richardson, TOpO

FIRST FLORIDA BANK, N.A.
215 S. Monroe St. 32301
904/224-2121
(Branch of Tampa)
Hd: Richard W. Pippel, VP&TO

Tampa

AMERITRUST COMPANY SOUTHEAST, N.A.
One Tampa City Center, Ste. 2550 33602
813/229-8003
(Affiliate of Ameritrust, Cleveland, OH)
Hd: Richard E. Riley, VP&ChTO
PersTr: Lissa McClintock, VP
TrInv: Dale W. Bollert, VP&ChIO
TrOpers: Elizabeth Clarke

BARNETT BANKS TRUST CO.,N.A.
101 E. Kennedy Blvd. 33631
813/225-8364
RegMgr: Peter A. Schwiers, VP
PersTr: Robert J. Lesperance, VP
PersTrInv: Richard McFadyen, SrIO
EmplBenInv: Murad J. Antia, VP
EmplBen: Gerald O'Leary, VP
PersTrNb: Robert M. Bugbee, VP

CITIZENS & SOUTHERN TRUST COMPANY (GEORGIA), N.A.
CIT Sales
P.O. Box 17800 33682-7800
813/289-4776
(Branch of Atlanta)
Russell W. Jones, VP

FIRST FLORIDA BANK, N.A.
P.O. Box 1810 33601
813/224-1861 Tr$1.20 Bil
(Branches in Belleair Bluffs, Bradenton, Clearwater, Fort Myers, Lake Placid, Melbourne, Naples, Ormond Beach, Punta Gorda, Quincy, St. Petersburg, St. Petersburg Beach, Sarasota, Tallahassee, Tampa & Venice)
Hd: James M. Kelly, ExecVP&SrTO
PersTr: J. J. Howley, SrVP&SrTO
CorpTr: Ivy Colmenares, VP&TO
TrInv: R. A. Wilson, SrVP
ComTrF: I. W. Sieffert, SrVP
EmplBen: R. D. Johnson, VP
Nb: R. R. Jones, VP&TO

FIRST UNION NATIONAL BANK OF FLORIDA
501 E. Kennedy Blvd.
P.O. Box 10398 33679
813/276-6149
(Branch of Jacksonville)
Steve Timberlake
Mktg: Norman Stumberg

FLORIDA NATIONAL BANK
100 S. Ashley Dr. 33602
813/273-8229
(Branch of Jacksonville)
Mgr: Donald E. Bishop, SrVP

NCNB NATIONAL BANK OF FLORIDA
400 N. Ashley Ave., P.O. Box 1469 33601
813/224-5501 Tr$7.3 Bil (NCNB Corp)
(Headquarters: Tampa. Regional Trust Offices: Boca Raton, Orlando, Sarasota. City Trust Offices: Bradenton, Ft. Lauderdale, Ft. Myers, Jacksonville, Largo, Miami, New Port Richey, Palm Beach)
PersTr: John O. Allen, VP&TO-StateMgr
William F. Arthur, VP&TO-RegMgr
Kathleen O. Cress, VP&TO-RegMgr
Georgia Foster, VP&TO-RegMgr
Susan L. Fersner, AsstVP&TO-TampaCityMgr
EB: James C. Jackson, VP&TO
CorpSecMgr: Larry Kinard, VP&TO
TxMgr: Jake Strasheim, VP&TO
CorpTrInvMgr: R. Scott Givens, VP&TO
PersTrInvMgr: Patricia Chancey, AsstVP&TrInvO
TrREMgr: John Sauter, VP&TO
TrDistMgr: Susan McLean, VP&TO
CorpTr,Nb: William Povey, VP&TO
PersTr,Nb: Terry Peterson, AsstVP&TO

PNC TRUST COMPANY OF FLORIDA, N.A.
One Tampa City Center, Ste. 2400 33602
813/273-0030
(An Affiliate of PNC Financial Corp., Pittsburgh, PA. Representative office in Vero Beach)
James P. Johannsen, Pres&CEO
PersTr: Kenneth F. Dornbush, ExecVP
TrInv: Richard R. Bumer, SrVP
Nb: John C. Maynard, VP

SUN BANK OF TAMPA BAY
Trust Banking Group
Madison & Franklin Sts., P.O. Box 1498 33601
813/224-2460 Tr$492.750 Mil
Hd,Nb: John M. Tapley, ExecVP&TO
PersTr: Dirk V. Tolle, SrVP&TO
TrInv: James A. Gregory, SrVP&TO
EmplBen,Nb: William F. Tarry, VP&TO
Nb: Teresa D. Velez, SrVP&TO

Tequesta

BARNETT BANKS TRUST CO., N.A.
150 Tequesta Dr. 33469
407/747-4040
Hd: Richard C. Franzke, VP
TrInv: Kris Kaltenborn, IO

Valparaiso

VANGUARD BANK & TRUST COMPANY
23 John Sims Pkwy. 32580
904/678-4141 Tr$50 Mil
(Branch in Fort Walton)
Hd,TrInv,Nb: James D. Howser, SrVP
PersTr,Est,CorpTr: Joan Sisneros, AsstVP&TrAdmO
PersTr,Est,EmplBen: Ruth T. Bowers, AsstTO

Venice

FIRST FLORIDA BANK, NA
P.O. Box 676 34284
813/488-2261
(Branch of Tampa)
Hd,Nb: Harry M. Reeser, III, SrVP&TO

85% of the readers of
TRUSTS ESTATES
are involved in personal trusts.

FIRST NATIONAL BANK OF VENICE
P.O. Drawer 1847 34284-1847
813/483-1200 Tr$245 Mil
(Branch in Englewood)
Hd,Nb: Paul N. Hocking, SrVP&SrTO
PersTr: Ted F. Ruckert, VP&TO
Lee Burns, VP&TO
Thomas Moran, AsstVP&TO
TrInv: Edise Sievers, TrInvO
TrOpers: Robert Pashe, TOpO
Prob: C. Kelley Corbridge, VP&TO

SUN BANK/SARASOTA COUNTY, N.A.
Trust Banking Group
333 S. Tamiami Trail 34285
813/484-3727 Tr$10 Mil
(Branch of Sarasota)
Hd: Garrett Heard, IV, SrVP
Nb: Cary P. Putrino, TO

Vero Beach

BARNETT BANKS TRUST CO., N.A.
601 21st St. 32961
407/231-4271
Hd: William D. Colyer, VP

THE BEACH BANK OF VERO BEACH
Trust Department
755 Beachland Blvd. 32963
407/231-2404 Tr$146 Mil
Hd: H. R. Chenault, Jr., VP&SrTO
PersTr: Robert E. Poysell, Jr., VP&TO
Bruce E. Kranicz, TO
Judy L. Villanova, TO
Ann M. Freeman, TO
L. Darlene Jones, TO
TrInv: Ben A. Sellers, Jr., TrInvO
TrOpers: Rose Ann Ledford, TOpO
Marianne Hudgins, AsstTOpO

FIRST UNION NATIONAL BANK OF FLORIDA
P.O. Box 1269 32961-1269
407/778-6068
(Trust Office of Jacksonville)
Frank McLaughlin

FLORIDA NATIONAL BANK
4445 N. Rte. A1A 32963
407/562-8200
(Branch of Jacksonville)

NATIONAL CITY TRUST COMPANY
4445 N. Highway A1A, Ste. 231 32963
407/231-7555
(Branch of West Palm Beach)
Randy L. Owen, TO

PNC TRUST COMPANY OF FLORIDA, N.A.
5065 N. Rte. A1A, P.O. Box 4026 32964
407/231-6910
(An affiliate of PNC Financial Corp., Pittsburgh, PA)
James P. Johannsen, Pres&CEO
Mary R. Johnston, TO
PersTr: Joseph L. Petz, VP

SUN BANK/TREASURE COAST, N.A.
Trust Banking Group
1716 Rte. A1A 32960
407/567-7000
(Branch of Ft. Pierce)
Hd. Carl H. Bentz, SrVP&TO
Nb: C. A. "Drew" Rosasco
Robert S. Padelford, TO
Josephine A. Welch, TO
Paula A. Bowers, TrRep
Paula G. Giaquinto, TrRep

Discretionary Trust Assets: This figure should reflect the market value of employee benefit, personal trusts, estates, and managed agencies over which each institution exercises investment discretion as reported to the F.D.I.C. on the "Annual Report of Trust Assets".

West Palm Beach

BANK OF NEW ENGLAND TRUST COMPANY, N.A.
Reflections Office Centre, Ste. 750
400 Australian Ave. 33401
407/832-6430 Tr$100 Mil
Hd: Harold S. Hodgdon, III, ExecVP

BANKERS TRUST COMPANY OF FLORIDA, NatAssn
505 S. Flagler Dr. 33401
305/833-2470 Tr$322 Mil
(Affiliate of Bankers Trust New York Corp.)
Hd: John M. Stewart, Pres
PersTr: L. Edward Mitchell, VP
PersInv: John R. George, VP

BARNETT BANKS TRUST CO., N.A.
625 N. Flagler Dr., P.O. Box 24644 33416
407/838-2332
Nb: Spencer H. Webster, Jr., VP

FIRST AMERICAN BANK & TRUST
P.O. Box 3146 33402
407/533-1950 Tr$25 Mil
Hd: John C. Patten, Jr., SrVP&TO
CorpTr: J. David Dever, AsstTO
TrInv: Robert M. Durham, VP
TrOpers: Carol Culler, TOpO
Nb: Richard S. Freedman

FIRST WISCONSIN TRUST COMPANY OF FLORIDA, N.A.
515 N. Flagler Dr., Ste. 2100, 33401
407/832-8200 Tr$96 Mil
Hd: Philip L. Dunmire, Pres&CEO
PersTr: Steven R. Haligas, VP
TrInv: Thomas W. Tripp, SrIO
Nb: David D. Larson, SrTO
Clifford M. Lind, VP

HARRIS TRUST COMPANY OF FLORIDA
505 S. Flagler Dr., Ste. 1400 33401
407/833-6650
(A wholly owned subsidiary of Harris Bankcorp-Chicago)
Joan M. Baratta, Chm
Jay L. Owen, Pres
PersTr: D. Bruce Berkinshaw, VP
TrInv: Bruce M. Elwell, VP
Nb: William Tidmore, VP

NATIONAL CITY TRUST COMPANY
1401 Forum Way, Ste. 503 33401
407/697-2424
(Affiliate of National City Corp)
Hd,Nb: Gary L. Galbreath, VP
PersTr: Ellen J. Abrams, VP
TrInv: Mark A. Kruggel, VP

SUNBANK/SOUTH FLORIDA, N.A.
Trust & Investment Management Group
222 Lakeview Ave. 33401
407/835-2600
(Branch of Ft. Lauderdale)
Hd: Jean G. Smith, SrExecVP
Estate&Gdn: Lowell C. Mott, SrVP&TO
PersTrBrowardCty: Kenneth L. Brown, SrVP&TO
PersTrPalmBchCty: Thomas D. Reinhold, SrVP&TO
TrInv: Guy G. Faillace, SrVP&TO
Nb: David E. Ratcliffe, SrVP&TO
EmplBen: Alana S. Curtice, VP
TrOpers: Sandra M. Morway, VP
SvcDivRE: Terry S. Gardner, VP&TO
SvcDivTax: William N. Dickson, III, TO

Winter Haven

BARNETT BANKS TRUST CO., N.A.
11 Fifth St., S.W. 33880
813/297-1303
Hd: Richard C. Cheney, VP

SUN FIRST NATIONAL BANK OF POLK COUNTY
Trust Banking Group
595 Cypress Gardens Blvd.
P.O. Box 1380 33882-1380
813/294-5425
Hd: Samuel W. Hart, VP&TO
PersTr: Effie S. Ritchie, TO

Winter Park

BARNETT BANKS TRUST CO., N.A.
250 Park Ave. S., P.O. Box 1000 32789
407/629-5295
RegMgr: Lawrence B. Smyre, III, SrVP
Hd,PersTr: James R. Lobley, VP
TrInv: G. Russell Creighton, SrInvO
PersTrNb: Christopher Clanton, VP
EmplBenAdm: Gerald O'Leary, VP
RE: Darlin Finch, REO

CITIZENS AND SOUTHERN TRUST COMPANY (FLORIDA), N.A.
Central Region
369 N. New York Ave. 32789
407/646-9210
(Office of Ft. Lauderdale)
Hd: Gary W. Davis, SrVP

PIONEER SAVINGS BANK
200 E. New England Ave. 32789
407/644-4808
(Trust Service Office of Clearwater)
Gerald A. Youngs, SrVP&TO

SUN BANK, N.A.
201 New York Ave. N. 32789
407/331-2182
(Branch of Orlando)

Zephyrhills

SUNBANK & TRUST COMPANY
East Pasco Office
5435 Gall Blvd. 34283
813/782-1502
(Branch of Brooksville)
Nb: Greg Conover, TO
Admin: Carol Burnell, TO

GEORGIA

Albany

CITIZENS AND SOUTHERN TRUST COMPANY (GEORGIA), N.A.
P.O. Box 1309 31703-5101
912/432-4250
(Branch of Atlanta)
Hd: Randy Sherrer, VP

FIRST STATE BANK & TRUST CO.
333 Broad Ave. 31702
912/432-8090 Tr$140 Mil
(Branch in Bainbridge)
Hd,CorpTr,Nb: Joseph B. Powell, Jr., ExecVP-Tr
PersTr: John Lovejoy, TO
TrInv: B. Randall Merchant, TrInvO
EmplBen: W. R. Stratford, SrVP&SrTO
TrOpers: Joan Nolan, TOpO

SECURITY BANK & TRUST CO.
P.O. Box 1912 31703
912/883-5000 Tr$22 Mil
Hd: William O. Dorough, Jr., VP

TRUST COMPANY BANK OF SOUTH GEORGIA
410 Broad Ave. 31702
912/436-8421 Tr$20 Mil
Hd: James D. Lanier, SrVP&TO
EmplBen: Jack G. Early, Jr., TrAdm

Americus

SUMTER BANK AND TRUST COMPANY
P.O. Box 767 31709
912/928-3715 Tr$6.6 Mil
Hd: Sherri S. Webb

Athens

CITIZENS AND SOUTHERN TRUST COMPANY (GEORGIA), N.A.
P.O. Box 992 30613
404/549-8700
(Branch of Atlanta)
Hd: George Whitton, VP

GEORGIA (Cont'd)

Athens (Cont'd)

TRUST COMPANY BANK OF NORTHEAST GEORGIA, N.A.
P.O. Box 1807 30603
404/354-5260 Tr$60 Mil
Hd: C. David Bell, SrVP&TO
Sanders F. Hale, VP&TO

★Atlanta

BANK SOUTH, NatAssn
55 Marietta St. N.W. 30302
404/529-4239 Tr$507 Mil
TrGpHd: J. Blake Young, Jr., ExecVP
Hd,PersTr: John Viani, VP
CorpTr,CorpSecur: Ed Linsley, VP
TrInv: Phil Larkins, SrVP
EmplBen: William Hampton, VP
TrOpers: James Berrong, VP
Nb: John Aldridge, SrVP
TrMktg&Plng: Alston Glenn, SrVP

CITIZENS AND SOUTHERN TRUST COMPANY, INC.
33 North Ave., P.O. Box 4899 30302-4899
404/897-3253 Tr$4.6 Bil
(Subsidiary of the Citizens and Southern Corporation, Parent of Citizens and Southern Trust Company(Georgia),N.A., Citizens and Southern Trust Company(Florida),N.A. and Citizens and Southern Trust Company(South Carolina), N.A.)
CEO: Kenneth J. Phelps, Pres
Mktg: Paul V. Cropley
Finance: Jerry W. Dawson, SrVP&Sec
Treas: Deborah D. Hardenstine, VP
Training: Charles E. Rowland, Jr., VP
CorpTrAgcy: Anthony A. Guthrie, SrVP
InstitInv&EmplBen: Thoben F. Elrod, Jr., SrVP&MngDir
Corp&InstitSls: Richard Schweitzer, SrVP
Compliance: William T. Walsh, SrVP
HumanRes: Richard Pfleger, VP
TrOpers: James T. Maxwall, ExecVP
SecurSvcs&Sfkpg: Denis McWhorter, VP
ComTrFrAcctg: Paul Flynn, SrVP

CITIZENS AND SOUTHERN TRUST COMPANY (GEORGIA),N.A.
33 North Ave., P.O. Box 4899 30302-4899
404/897-3253 Tr$3.54 Bil
(Branches in Albany, Athens, Augusta, LaGrange, Macon, Rome, Savannah and Tampa, FL. Affiliates in South Carolina and Florida)
CEO: Kenneth J. Phelps, Chm&Pres
PersTr: Larry B. Hooks, ExecVP
SpecAssets: Jon G. White, SrVP
Tx: Ralph Engleka
AtlantaReg: Thomas Crews, SrVP
NorthReg: Larry W. Snow, SrVP
SouthReg: Don A. Pinson, SrVP
CoastalReg: Joe Daniel, Jr., SrVP
CorpTr/InvSvcs: Anthony A. Gutherie, SrVP
InstitTr/FinlSvcs: Thoben Elrod, SrVP

FIRST AMERICAN BANK OF GEORGIA, N.A.
P.O. Box 1343 30301
404/584-1626 Tr$973 Mil
Hd: John H. Guess, ExecVP
PersTr: Faryl S. Moss, GpVP
CorpTr,EmplBen: A. Ray Crider, GpVP&TO
TrInv,ComTrF: Reid Schlager, GpVP
TrOpers: Bette Heaberlin, GpVP&TO
Nb: Candace Chapman, VP

77% of the readers of
TRUSTS & ESTATES
refer trust and estate business to banks.

FIRST NATIONAL BANK OF ATLANTA
Trust Dept.-M.C. 630
2 Peachtree St., N.W. 30383
404/332-6669 Tr$2.3 Bil
(A Division of First Wachovia Trust Services with Georgia Trust Branches in Atlanta, Dalton & Gainesville)
Hd: George W. P. Atkins, Jr., ExecVP
TrInv: Dean J. Patenaude, SrVP
PersTr: O. M. Walstad, SrVP
PersTr,Nb: William F. Ottinger, VP
CorpTr: Bart A. Donaldson, VP
EmplBen: Bev H. Wood, SrVP
EmplBen,Nb: Richard H. Burgin, VP
CharFds: Eugene A. Hayes, III, VP
CapMgt: Barry N. Berlin, VP
TrOpers: Dana F. Ponder, VP

RELIANCE TRUST COMPANY
3295 Northcrest Rd. NE 30340
404/938-6400 Tr$194 Mil
Hd,TrInv: A. J. Braswell, Pres
PersTr: Susan Anderson, VP
CorpTr: W. Ray Walker, SrVP
IRA Admin: Cindy Jones, VP
TrOpers: P. B. Braswell, SrVP
Nb: Marv Hoeflinger
TDP: Dick Bilsland

TRUSCO CAPITAL MANAGEMENT, INC.
50 Hurt Plaza, Ste. 1400, P.O. Box 105213 30303
404/586-6450
(A subsidiary of Trust Company Bank, Atlanta, GA)
Hd: Lawrence J. Trotti, Pres
Inv: Douglas S. Phillips, ExecVP
Nb: William J. Hearn, ExecVP

TRUST COMPANY BANK
P.O. Box 4655 30302
404/588-7272 Tr$8.6 Bil
Hd: William J. Hearn, SrVP
PersTrAdm,Tx: Barbara C. Hipple, GpVP
PersTrInv: Gerard T. Adams, GpVP
Nb,RE: James E. Arnett, GpVP
CorpSvcs,TrOpers: Thomas L. Lanier, SrVP
InsCoAdvGp: Lorence J. Trotti, SrVP
Holding Companies:SunTrust Banks, Inc.
Hd: Jesse S. Hall, ExecVP
TrOpers: Charles W. Lybrook, SrVP
Trust Company of Georgia:
Hd: E. Larry Eidson, ExecVP-
TrOpers: Thomas L. Lanier, SrVP
TrMkt: H. Hamilton Smith, SrVP

Augusta

CITIZENS AND SOUTHERN TRUST COMPANY (GEORGIA), N.A.
P.O. Box 912 30903
404/828-8208
(Branch of Atlanta)
Hd: William A. Appleton, VP

FIRST UNION BANK OF AUGUSTA
P.O. Box 1211 30913
404/823-2676 Tr$195 Mil
Hd: William M. D'Antignac, VP&TO
PersTr: Raymond B. Brady, AsstVP&TO
Carole A. Harris, AsstVP&TO
Iva N. Williamson, VP&TO
TrInv: Jeremy M. Coghlan, VP&TO
Sls: Mitchell J. Green, II, TO
CorpTr: Wallace M. Dorn, VP&TO

TRUST COMPANY BANK OF AUGUSTA, N.A.
801 Broad St. 30903
404/821-2000 Tr$200 Mil
Hd: H. C. McGowan, Jr., SrVP&TO
PersTr: C. Norman Nicholson, VP&TO
EmplBen: L. Richard Ham, TO
TrOpers: Richard D. Marshburn, AsstVP&TO

Bainbridge

THE FIRST STATE BANK & TRUST CO.
P.O. Box 707 31717
912/246-4242
(Branch of Albany)
James Hall, CityPres&TO

Brunswick

BARNETT BANK OF SOUTHEAST GEORGIA, N.A.
P.O. Box 1398 31521
912/265-4960 Tr$75 Mil
(Branches in Jesup, Kingsland and St. Marys)
Hd: Mary Virginia Jones, VP&TO
TrOpers: Betty K. Kennedy, VP&TO
PersTr: Thomas B. Clifton, Jr., VP&TO

THE COASTAL BANK OF GEORGIA
P.O. Box 1024 31521
912/264-4311 Tr$37 Mil
(Branch in St. Simons Island)
Hd,TrInv,Nb,FinPlng,EmplBen: William M. Pickard, SrVP&TO

TRUST COMPANY BANK OF SOUTHEAST GEORGIA, N.A.
P.O. Box 1373 31521
912/265-0260 Tr$165 Mil
(Branch in Waycross)
Hd,PersTr,Nb: James P. Langston, SrVP-Tr
TrOpers: Peggy H. Godwin, VP-Tr
PersTr,EmplBen,TrInv: Kenneth L. Pipkin, VP-Tr
CorpTr,PersTr: Ellen W. Skinner, TO

Calhoun

CALHOUN FIRST NATIONAL BANK
P.O. Box 12169 30701
404/629-4531 Tr/o$7 Mil
TrOpers: Mrs. Linda Ruddell, TOpO

Camilla

PLANTERS & CITIZENS BANK
21 N. Harney St. 31730
912/336-5271
Hd: E. J. Vann, IV, Pres&TO

Carrollton

CITIZENS & SOUTHERN BANK
P.O. Box 70 30117
404/834-0821 Tr$14 Mil
Hd: Henry Dickerson, Pres

Cedartown

FIRST NATIONAL BANK OF POLK COUNTY
P.O. Box 228 30125
404/748-1750 Tr$14.5 Mil
(Branch in Rockmart)
Hd: Glenn L. Mitchell, Jr., VP&TO

Columbus

COLUMBUS BANK & TRUST CO.
P.O. Box 120 31902-0120
404/649-2146 Tr$1.2 Bil
TRUST DIVISION
Hd: Samuel M. Wellborn, III, ExecVP
PERSONAL TRUST DIVISION
Hd: Michael E. Turner, SrVP
TrAdmin: Clifford J. Swift, III, VP&TO
EstAdmin: George G. Flowers, VP&TO
CorpTr: Alice R. Herin, VP&TO
SpecFinSvcs: Gene E. Clark, VP&TO
Nb: Barbara B. Kamensky, TO
TrTx: Addie H. Cunningham, VP&TO
INVESTMENT DIVISION
Hd,TrInv: Danny R. Hobbs, VP&IO
TrInv: Joseph M Lowery, IO
ComTrF: Megan L. Busby, AsstIO
TrRE: E. Buford King, III, VP&IO
EmplBen: Joseph H. Mixon, VP&TO
InvOpers: Susan T. Bankston
OPERATIONS DIVISION
Hd: F. Stevenson Brice, Jr., SrVP
TrOpers: C. Dewayne Jenkins, VP&TOpO

FIRST UNION NATIONAL BANK OF COLUMBUS
P.O. Box 40 31993
404/571-6598 Tr$135 Mil
Hd,Inv,Nb: Douglas R. Cockrill, SrVP&TO
TrOpers: Ellen L. Kerr, SrTO
CorpTr,PersTr: W. R. Luttrell, Jr., SrTO
PersTr: Ronnie L. Bridges, TO
Re: Doris R. Brown, TO
Admin: Mrs. Martha T. Eubanks
PersTr: W. J. Gunby, Jr, TO

TRUST COMPANY BANK OF COLUMBUS N.A.
P.O. Box 431 31902
404/324-4792 Tr$195 Mil
Hd,PersTr,TrInv: Robert S. Poydasheff, GVP&TO
PersTr,EmplBen,CorpTr: Kenneth L. Lancaster AsstVP&TO
PersTr: Romayne W. Lloyd, AsstVP&TO
PersTr,Tax: Anthony D. Link, AsstVP&TO
TrOpers: Clara H. Bowen, AsstTOpO
RetConslt: F. S. Taylor

Cornelia

COMMUNITY BANK & TRUST
P.O. Box 430 30531
404/778-2265 Tr$5.5 Mil
Hd: J. W. Kennedy, Jr., VP&TO

Dalton

FIRST NATIONAL BANK OF ATLANTA-DALTON
P.O. Box 1088 30720
404/278-2265 Tr$38 Mil
(Branch of First National Bank of Atlanta and First Wachovia Trust Services)
Hd: J. R. Urso, VP

HARDWICK BANK & TRUST COMPANY
Hardwick Sq., P.O. Box 1367 30722-1367
404/278-3030 Tr$39 Mil
Hd: Stan Walker, VP&TO
Jim McIntosh, AsstVP&AsstTO

Gainesville

THE CITIZENS BANK
402 Washington St. 30501
404/536-3404 Tr$20 Mil
Hd: Philip M. Rollings, GpVP
TrOpers: Shirley M. Hudgins, AsstTO

FIRST NATIONAL BANK
P.O. Box 937 30503
404/535-5562 Tr$280 Mil
Est,PersTr: Jerry D. Baumgardner, GpVP&SrTO
CorpTr: Kathy Palmer, AsstVP&TO
TrInv: Robert Mitchell, VP&SrIO
EmplBen: Gregory Martini, VP&TO
FinPlan,Nb: Richard T. Allison, VP&TO

FIRST NATIONAL BANK OF ATLANTA-GAINESVILLE
340 N. Green St., P.O. Drawer 978 30503
404/534-3501 Tr$25 Mil
(Branch of Atlanta and First Wachovia Trust Services)
Hd: Allen Payne Long, CitySrVP&SrTO
TrAdm: Ann Parks, CityAsstVP

Griffin

FIRST NATIONAL BANK OF GRIFFIN
P.O. Drawer F 30224
404/227-2251 Tr$15 Mil
Hd: Robin W. Nance, SrVP&TO

FIRST UNION BANK OF GRIFFIN
Capital Management Group
P.O. Drawer C 30224
404/228-2714 Tr$124 Mil
Hd: L. H. Thompson, Jr., SrVP&TO
Rosa D. Stewart, AsstVP&TO

Jesup

BARNETT BANK OF SOUTHEAST GEORGIA, N.A.
204 W. Cherry St. 31545
912/427-2011
(Branch of Brunswick)
Hd: Mary Virginia Jones, VP&TO

La Grange

CITIZENS AND SOUTHERN TRUST COMPANY (GEORGIA), N.A.
P.O. Box 1309 30241
404/884-6611
(Branch of Atlanta)
Hd: Stephen W. Gaskins, VP

COMMERCIAL BANK & TRUST CO.
P.O. Box 250 30241
404/884-3371 Tr$4.1 Mil
Hd: J. Dillard Williams, TO

Louisville

FIRST NATIONAL BANK & TRUST CO.
P.O. Box 467 30434
912/625-7291 Tr$2 Mil
Hd: William F. Easterlin, III, VP&TO
Olin R. Jackson, ExecVP&AsstTO

Macon

BANK SOUTH, MACON
515 Mulberry St. 31201
912/749-9377 Tr$50 Mil
Hd: Dave Jeffords, VP
TrOpers: Barbara Fitzgerald, TO
EmplBen: Menla Tyson, AsstTO

CITIZENS AND SOUTHERN TRUST COMPANY (GEORGIA), N.A.
P.O. Box 4007 31213
912/744-6455
(Branch of Atlanta)
Hd: Don A. Pinson, SrVP

TRUST COMPANY BANK OF MIDDLE GEORGIA, NatAssn
P.O. Box 4248 31208
912/741-2265 Tr$290 Mil
Hd: Ralph B. Small, SrVP&TO
PersTr: Mary D. Kearnes, SrVP&TO
CorpTr: Richard Dorholt, AsstVP&TO
EmplBen: Dora Jean McCardel, VP
TrOpers: Vicki Arrington
Nb: Marion H. Liles, Jr., VP

Marietta

BARNETT BANKS, N.A.
100 Cherokee St., P.O. Box 409 30060
404/423-3511
(Branch of Barnett Banks Trust Co., Jacksonville, FL)
Hd: Timothy H. McFall, VP
PersTrNb: Steve Werber, TO
EmplBenAdmin: Donna Balaguer, TO
TrInv: David W. Price, VP

Monroe

NATIONAL BANK OF WALTON COUNTY
P.O. Box 728 30655
404/267-6511 Tr/o$5 Mil
Emory Lewis, Pres
Mary W. Walker, VChm
Cynthia Castleberry, TO

Moultrie

MOULTRIE NATIONAL BANK
P.O. Box 849 31776-0849
912/985-1120 Tr$25 Mil
Hd: G. D. Moon, SrVP&TO
Judy Owens, AsstTO
Andrew Christensen, AsstTO

Pelham

TRUST COMPANY BANK OF SOUTH GEORGIA
P.O. Box 667 31779
912/294-2691 Tr/u$1 Mil
Ralph Phillips, TO

Rockmart

FIRST NATIONAL BANK OF POLK COUNTY
P.O. Box 526 30153
404/748-1750
(Branch of Cedartown)
Glenn L. Mitchell, Jr., VP&TO

Rome

CITIZENS AND SOUTHERN TRUST COMPANY (GEORGIA), N.A.
P.O. Drawer L 30161
404/291-0123
(Branch of Atlanta)
Hd: J. Marc Albertson, VP

TRUST COMPANY BANK OF NORTHWEST GEORGIA, N.A.
P.O. Box 1314 30162-1314
404/291-4421 Tr$79 Mil
Hd: Roger W. Goss, GpVP&TO
TrAdmin: Claud H. Saunders, VP&TO
Jane B. Stansell, TO

St. Marys

THE COASTAL BANK OF GEORGIA
2601 Osborne Rd. 31558
912/882-3601
(Branch of Brunswick)
Hd: William M. Pickard, SrVP&TO

St. Simons Island

THE COASTAL BANK OF GEORGIA
912/264-4311
(Branch of Brunswick)
Hd: William M. Pickard, SrVP&TO

Savannah

CITIZENS AND SOUTHERN TRUST COMPANY (GEORGIA), N.A.
22 Bull St. 31401
912/944-3460
(Branch of Atlanta)
Hd: Joe Daniel, Jr., SrVP

FIRST UNION BANK OF GEORGIA
Capital Management Group
P.O. Box 9947 31412
912/234-3441 Tr$150 Mil
Hd: E. Bryan Connerat, Jr., VP&RTO
PersTr: Lewis Little, VP&TO
Elizabeth M. Oxnard, AsstVP&TO
Donna W. Cantrell, AsstVP&TO

TRUST COMPANY BANK OF SAVANNAH
P.O. Box 8668 31412
912/944-1246 Tr$176 Mil
Hd: Donald R. Correll, SrVP&TO
TrAdmin: Elizabeth P. Millians, VP&TO
Opers: Beverly C. Clark, AsstTO

Statesboro

FIRST BULLOCH BANK & TRUST CO.
40 N. Main St. 30458
912/764-6611 Tr$8 Mil
Hd: John B. Barton, VP&TO
TrOpers,TDP: Debra R. Standridge, AdmTO

SEA ISLAND BANK
P.O. Box 568 30458
912/489-8661 Tr$25 Mil
Hd: M. Albert Burke, VP&TO
EmplBen: June G. Cato, AsstTO
TrOpers: Kathy Jones
Nb: Debbie May

Thomasville

THE CITIZENS & SOUTHERN NATIONAL BANK
P.O. Box 1178 31799
912/226-4011

GEORGIA (Cont'd)

Toccoa

BANK OF TOCCOA
P.O. Box 430 30577
404/886-9421 Tr/o$8 Mil
Hd: Joyce Skinner, TO
TrOpers: Patti Cabe

Valdosta

FIRST STATE & TRUST COMPANY
527 N. Patterson St. 31603
912/242-5725 Tr$2 Mil
Hd: Dr. Loyce Turner, TO

Vidalia

DARBY BANK & TRUST CO.
P.O. Box 870 30474
912/537-8813
Hd: J. F. Darby, Jr., Pres&TO
TrOpers: Anne D. Conner, AsstTO

Waycross

TRUST COMPANY BANK OF SOUTHEAST GEORGIA, N.A.
P.O. Box 59 31501
912/283-1510
(Branch of Brunswick)
William K. Rhodes, Pres&TO
Kenneth R. Thompson, AsstTO

Waynesboro

FIRST UNION BANK OF WAYNESBORO
P.O. Box 786 30830
404/554-5171
Hd: W. H. Harper, Jr., Pres&TO
Marjorie O. Dales, AsstVP&AsstTO

West Point

FIRST NATIONAL BANK
P.O. Box 350 31833
404/645-2944 Tr$2 Mil
Hd: Scott A. Huguley, Pres,EOO&SrTO
Rudine J. Heggood, TO

HAWAII

Hilo

BISHOP TRUST CO., LTD.
P.O. Box 397 96720
808/935-3737
(Branch of Bishop Trust Co., Ltd., Honolulu)
Mgr: Judy D. Malagday, VP

FIRST HAWAIIAN BANK
1205 Kilauea Ave. 96720
808/969-2522
(Branch of Honolulu)
Darl Gleed, TO

★Honolulu

AMERICAN TRUST CO. OF HAWAII, INC.
841 Bishop St., 12th Fl. 96813
1-800/367-5210 Tr$1.4 Mil
Hd: Robert R. Midkiff, Pres&CEO
TrSvcs: Barby Twelvetrees Smith, SrVP
Fin: Lloyd Kaneshige, SrVP&Treas
TrOpers: Carl Yee, VP
TrAdmin: Patricia E. Ikeda, VP
Sls: Stephen E. Harris, VP
PersTr: Koki Akamine, VP
EmplBen: Carolyn Ornellas, VP
DirMktg: Frank Hong, SrVP

BISHOP TRUST CO. LTD.
P.O. Box 2390 96804
808/523-2111 Tr$1.5 Bil
(Branch in Hilo)
Hd: Edwin L. Carter, Pres&CEO
PersTr: Carol Mon Lee, SrVP&SrTO
TrOpers: James E. Connor, VP&OpersO
TrInv: Herbert Ho, VP&SrIO
EmplBen: Daniel P. Zaehring, VP&SrTO
Sls: John I. Seth, VP
RE: Wilmer C. Morris, VP&SrREO
Taxes: Patricia M. Nunan, VP&SrTxO
Fin: Gary Y. Watanabe, FinVP&Treas

FIRST HAWAIIAN BANK
P.O. Box 3200 96847
808/525-7130 Tr$1.25 Bil (Book)
(Branches in Kahului & Hilo)
Hd: Philp H. Ching, SrVP
PersTr: Guernsey Curran, III, SrVP
CorpTr,EmplBen: Neal T. Okamoto, VP
TrInv: Jerrold A. Fuller, VP
TrOpers: Mark Yoshida, VP
Nb: Douglas D. Wilson, VP

FIRST INTERSTATE BANK OF HAWAII
P.O. Box 2000 96805
808/525-6874 Tr$35 Mil
Hd: Jack Van Osdol, VP&Mgr

HAWAIIAN TRUST CO. LTD.
Financial Plaza of the Pacific
P.O. Box 3170 96802-3170
808/538-4444 Tr$5.5 Bil
(Branch in Kahului)
Hd: D. Philpotts, Pres
T. J. MacDonald, Jr., ExecVP
PersTr: M. A. O'Brien, SrVP
CorpTr: Royce Fukuya, VP
TrOpers: S. Masada, VP
EmplBen: T. Holden, VP
TrInv,ComTrF: W. J. Barton, SrVP
RE: S. Baird, VP
Tax: C. A. Gibbs, VP
Acct: J. Hoshino, VP
Mktg: D. T. Stevenson, VP

Kahului

FIRST HAWAIIAN BANK
P.O. Box 157 96732
808/877-2339
(Branch of Honolulu)
Judy McCorkle, AsstVP&TO

HAWAIIAN TRUST CO., LTD.
11 Puunene Ave., P.O. Box 397 96732
808/871-2633
(Branch of Honolulu)
James A. Holcomb, Mgr&AsstVP
Anthony Simhauser, AsstVP

IDAHO

★Boise

FIRST INTERSTATE BANK OF IDAHO,N.A.
P.O. Box 57 83757-0550
208/389-4080 Tr$550 Mil
(Branches in Coeur d'Alene & Idaho Falls)
Hd: Julie W. Anderson, VP&TrMgr
PersTr: Ted Horras, AsstVP&TO
CorpTr: Donna Pierce, AsstVP&SrTO
ComTrF,TrOpers: Chris Wright, AsstVP&TO
EmplBen: Kim Norstebon

FIRST SECURITY BANK OF IDAHO,NatAssn
Trust Group
P.O. Box 2618 83701
208/338-2020 Tr$325 Mil
(Branches in Lewiston & Idaho Falls)
Hd: Dean Buffington, SrVP
PersTr: John Parrish, VP
CorpTr: Maggie Myers, AsstVP&TO
TrInv,ComTrF: James A. Schuck, VP
TrOpers: Richard E. Mallon, VP
EmplBen: Mark Simonson, VP
Nb: Daniel S. Looney, VP

KEY BANK OF IDAHO
702 W. Idaho 83702
208/334-7176
(Branch of Pocatello)
Hd: Herb Wallace, VP&ExecTO

WEST ONE BANK, IDAHO, N.A.
WEST ONE TRUST
P.O. Box 7928 83707
208/383-7200 Tr$4 Bil
(Branches in Coeur d'Alene, Idaho Falls, Pocatello & Twin Falls. Affiliated with West One Trust Co., Salt Lake City, UT & West One Bank, Portland, OR)
Hd: Donn A. Miller, ExecVP
PersTr: Stanley K. Fornander, SrVP&Mgr
TrInv: Rick Vycital, VP&Mgr
TrOpers: Peter L. Kierland, SrVP
CorpTr: Ruth L. Keeth, SrVP
EmplBen: Douglas Blattmachr, SrVP&Mgr
Nb: Jack Rucker, Mgr
RE: Don Cassat, Mgr

Coeur d'Alene

FIRST INTERSTATE BANK OF IDAHO, N.A.
2500 Government Way 83814
208/567-2579
(Branch of Boise)
Robert L. Dick, AsstVP&SrTO

IDAHO FIRST NATIONAL BANK
P.O. Box 520 83814
208/667-4718
(Branch of Boise)
Mgr: Ken L. Johnson, RegTO

Idaho Falls

THE BANK OF COMMERCE
1020 Northgate Mile 83401
208/523-2020 Tr$15 Mil
Hd: Thomas R. Tucker, ExecVP&TO
Kaye J. Ivie, TO

FIRST INTERSTATE BANK OF IDAHO, N.A.
400 Memorial Dr., P.O. Box 1061 83401
208/523-4069
(Branch of Boise)
Hd: Russell Johnson, SrTO

FIRST SECURITY BANK OF IDAHO, N.A.
P.O. Box 280 83403
208/522-7100
(Branch of Boise)
Al Hagler, VP&TO

IDAHO FIRST NATIONAL BANK
P.O. Box 69 83402
208/525-1667
(Branch of Boise)
Mgr: Hal Peterson, Mgr&TO

VALLEY BANK
1625 Northgate Mile 83402
208/525-6299 Tr$60 Mil
Hd: W. K. Cordingley, SrVP&TO
Raymond M. Severe, VP&TO
Robert G. Parkinson, TO
Sharla Galbraith, OpO

Lewiston

FIRST SECURITY BANK OF IDAHO, N.A.
P.O. Box 874 83501
208/743-9471
(Branch of Boise)
Susan A. Kafka-Cook, VP&TO

Pocatello

IDAHO FIRST NATIONAL BANK
P.O. Box 1709 83204
208/232-3831
(Branch of Boise)
Hd: Laura Oliver, Mgr,RegTO

KEY BANK OF IDAHO
Center & Arthur Sts. 83204
208/234-1771 Tr$180 Mil
(Branch in Boise)
PersTr: Gary Pehrson, TO
EmplBen: Wynona Brackenbury, VP&TrAdmMgr
TrOpers: Pam Wallis, TO

Twin Falls

IDAHO FIRST NATIONAL BANK
P.O. Box 509 83301
208/734-2450
(Branch of Boise)
Mgr: Phil Ioset, RegTO

TWIN FALLS BANK & TRUST CO.
P.O. Box 7 83303-0007
208/736-1207 Tr$43 Mil
PersTr: Bonnie Dodge, TO
Helen Arnold, AsstTO
NaDeane McCoy, TrAdm
PersTr,EmplBen: Janice Stover, PenTO
TrOpers,ComTrF: Don J. Stevens, TO
FM: Tony Kevan

ILLINOIS

Abingdon

ABINGDON BANK & TRUST CO.
P.O. Box 72 61410
309/462-5531
Hd: Al Huelf, Pres

Addison

FIRST AMERICAN BANK OF DUPAGE COUNTY
1780 Fullerton 60101
312/627-0600
(Branch of Dundee)
Martin J. Carmody, Pres
James E. Casey, TrAdm
Wallace F. Wolff, VP&SrTO

Aledo

NATIONAL BANK
201 W. Main St. 61231
309/582-5171 Tr$7 Mil
Dwight Reynolds, TO

Algonquin

ALGONQUIN STATE BANK
P.O. Box 160 60102
312/658-4535
Hd: James J. Berlier, ExecVP&TO

Alton

ALTON BANKING & TRUST CO.
620 E. Broadway 62002
618/463-4200
Hd,PersTr,TrInv,ComTrF,EmplBen:
Patrick J. Heitzig, SrVP&TO
CorpTr,TrOpers: Jean L. Herzog, TO

LANDMARK TRUST CO.
10950 Lincoln Trail 62002
618/398-7878 Tr$143 Mil
Robert L. Finder, Jr., Pres&CEO
EmplBen,Plng&Adm:
Thomas J. Neuner, VP
Inv: Allen A. Roche, VP
Adm,Opers: Patricia E. Fitzgerald, VP
EstPlng,BusDev: Walter Roddy, TO
Adm,Tax: Norman W. Thompson, TO
Adm: Melinda S. Markham, TO
TrOpers: Joyce Young, TO
EmplBen,Adm: Cecelia Curtis, TO

MERCANTILE BANK OF ILLINOIS N.A.
P.O. Box 517 62002
618/463-2231 Tr$106 Mil
Hd,PersTr: John F. Theen, VP&TO
EmplBen: Sherry Cowan, AsstVP&TO
TrOpers: Barbara Shaffer, TOpO

Amboy

THE FIRST NATIONAL BANK
220 E. Main St. 61310
815/857-3625 Tr$1 Mil
Hd: L. G. Hawes
TrOpers: Ronda Partington, AsstTO

Antioch

STATE BANK OF ANTIOCH
440 Lake St. 60002
312/395-2700 Tr$13 Mil
Hd: Carolyn Blanchette, AsstVP&TO

Argenta

THE GERBER STATE BANK
P.O. Box 10 62501
217/795-2331 Tr$2 Mil
Mgr: Edwin M. Wallace, Pres&TO
Richard E. Kaufman, VP&TO
Gordon Bennett, ChmBd&FM
Judy S. Sanders, AsstTO

Arlington Heights

CHICAGO TITLE & TRUST CO.
135 E. Algonquin Rd. 60005
312/437-1151
(Branch of Chicago)
Stanley Perry, SrVP

NBD TRUST COMPANY OF ILLINOIS
900 E. Kensington Rd. 60004
312/870-2900
(Trust Office of NBD Trust Co. of Ill., Evanston)
PersTr: Lawrence J. Kolman, VP&TO

Arthur

STATE BANK OF ARTHUR
P.O. Box 245 61911
217/[illegible] Tr$7 Mil
[illegible] Winningham, Pres&TO
[illegible] Dukeman, ExecVP&AsstTO
[illegible]earce, VP&FM

Ashton

ASHTON BANK & TRUST CO.
563 Main St., P.O. Box 208 61006
815/453-7441 Tr$1 Mil
Hd: David Ledlie, Pres
TrOpers: Robert E. Heimbaugh, AsstTO

Atwood

ATWOOD STATE BANK
131 N. Main St., P.O. Box 366 61913
217/578-2221
Hd: Robert Williams, Pres

Auburn

STATE BANK OF AUBURN
P.O. Box 80 62615
217/438-6114 Tr$1 Mil
Hd: Marceau Criquelion, ExecVP&TO

Discretionary Trust Assets: This figure should reflect the market value of employee benefit, personal trusts, estates, and managed agencies over which each institution exercises investment discretion as reported to the F.D.I.C. on the "Annual Report of Trust Assets".

Aurora

AURORA NATIONAL BANK
34 S. Broadway 60507
312/844-7000 Tr$34 Mil
Hd: Gerald Lanigan, SrVP&TO
PersTr: Joel Binder, VP&TO

MERCHANTS NATIONAL BANK OF AURORA
34 S. Broadway 60507
312/896-8531 Tr$150 Mil
Hd,PersTr: Gerald M. Lanigan, SrVP&TO
TrInv: Joel Binder, VP&IO
James Kollereb, TrInvO
PersTr: Pam Mann, TO
Charles Campbell, TO
Opers&Tx: Jerome J. Elwart, TO
Farm: Eric Leggett

OLD SECOND NATIONAL BANK
37 S. River St. 60507
312/892-0202 Tr$300 Mil
Hd,Nb,TrInv,ComTrF:
Terence L. Kothe, VP,SrTO&IO
TrOpers,TDP: Mark Truemper, TOpO
PersTr,Prob: Judith K. French, SrTO
David Helscher, TO
Patricia Palumbo, AsstTO
EmplBen: Jill Schluntz, TrAdm
TrInv: Edward Keating, TrInvO
Jonelle Holden, AsstTrInvO

Bannockburn

FIRST OF AMERICA TRUST COMPANY
Bannockburn Lake Office Plaza, Ste. N-160
2345 Waukegan Rd. 60015
312/945-7500 Tr$470 Mil
(Trust Locations in Kankanee, Rock Island & Rockford)
Hd,PersTr,CorpTr,EmplBen,Nb:
Doyle M. Weathers, SrVP&TO
TrOpers: Patricia Brown, OpersCo-ord
LandTrust: B. Jane Henry, TO

Barrington

HARRIS BANK BARRINGTON, N.A.
201 S. Grove Ave. 60010
312/381-4000 Tr$294 Mil
(Subsidiary of The Harris Bankcorp, Inc., Chicago.)
Hd: Richard P. Spicuzza, SrVP&TO
Est,PersTr: John M. Muchoney, TO
Jane M. Feeney, TO
Jerry A. Wiel, AsstTO
TrInv: Joan Giardina, VP&TrInvO
Garry E. Warren, TrInvO
TrOpers: Frank J. Phillips, VP&TOpO
LandTr: Penny M. Johns, LandTO
Margaret Donnelly, LandTO

Batavia

GARY-WHEATON BANK OF BATAVIA
18 E. Wilson St. 60510
312/879-5200
(Branch of Wheaton)
Hd: Marilyn K. Anderson, VP

Beardstown

FIRST NATIONAL BANK
P.O. Box 260 62618
217/323-4105 Tr$9.2 Mil
Hd: Muriel Paul, VP&TO
Emil E. Rink, TO

Belleville

BOATMEN'S NATIONAL BANK OF BELLEVILLE
P.O. Box 367 62222
618/233-6600 Tr/o$65 Mil
Hd,EmplBen,Nb: Robert L. Allison, SrVP&TO
TrInv: Doyt Ladd, AsstTO
PersTr,Prob: Catherine A. Rubin, AsstVP
CorpTr,TrOpers: Mary Lou Berg, AsstTO
Nb: Robert Yoffie, AsstVP

ILLINOIS (Cont'd)

Belleville (Cont'd)

MAGNA TRUST COMPANY
Belleville Trust Center
222 E. Main St. 62220
618/233-2120 Tr$875 Mil
(Trust Centers in Belleville, Bloomington,
Centralia, Decatur, Granite City & Springfield)
Lowell G. Burger, ChmBd
Roger L. Beaman, Pres&CEO&CtrMgr
Lewis G. Laughlin, ExecVP
Everett W. Kassing, SrVP&CtrMgr
Daniel A. Davis, AsstVP&FM
Mary L. Forgy, VP-Ops,CorpSec&Treas
George B. Lingelbach, Jr., TO
George W. Obernagel, III, AsstVP,AsstSec&TO
Anabel C. Selby, AsstVPMktg/HumanRes
Richard S. Wimmer, VP&TO
Pauline Fulk, TOpO
Linda D. Davis, TOpO
Walter F. Czaicki, IO
John W. Brinkerhoff, VP&TO
CorpTr: Frank H. Nute, AsstTO
Nb: Terence A. Verzal, AsstVP

MAGNA TRUST COMPANY
West Belleville Trust Center
4800 W. Main St. 62223
618/234-3014
(Branch of Belleville)
CtrMgr: Quinten E. Spivey, SrVP&CtrMgr
Marsha A. Glaenzer, AsstVP

Belvidere

BELVIDERE NATIONAL BANK & TRUST CO.
530 S. State St. 61008
815/544-2400 Tr$50 Mil
(Branch in Rockford)
Hd,TrInv: Park Johnston, SrVP&TO
PersTr,Nb: Edith Watts, VP&TO
TrOpers: Darlene Bicksler, AsstTO
EmplBen: Sandra King, AsstTO
TDP: Alice VanBrocklin

Bement

STATE BANK OF BEMENT
P.O. Box 142 61813
217/678-2321
Hd: George H. Wilkinson, Chm&TO
F. M. Lonnon, Pres&AsstTO
K. W. Wright, AsstTO
M. L. Syfert, AsstTO

Berwyn

COMMERCIAL NATIONAL BANK OF BERWYN
3322 S. Oak Park Ave. 60402
312/484-0800 Tr$60 Mil
Hd: John P. Dunne, VP&TO
TrOpers: Timothy Fullerton

Bethany

SCOTT STATE BANK
P.O. Box 245 61914
217/665-3321 Tr$5 Mil
Hd,PersTr,TrInv,Nb: Fred E. Young, VP,FM&TO
EmplBen,TrOpers: Eileen J. Marshall, AsstTO
Nb: Sam Scott, Pres&AsstTO

Bloomington

BANCMIDWEST McLEAN COUNTY, NA
P.O. Box 128 61701
309/829-1000 Tr$148 Mil
Hd: Wallace L. Yoder, SrVP
PersTr: Grant W. Basting, VP&TO
CorpTr: Rodger K. Jenkins, SrVP&TO
EmplBen: John W. Deffner, EBO

IAA TRUST COMPANY
1701 Towanda Ave. 61701
309/557-3241 Tr$3 Bil
Hd,TrInv: Gary E. Mede, ExecVP
PersTr: Richard Miller, TO
ComTrF: Stophen Miller, IO
John Jacobs, IO
Wayne Brown, IO
EmplBen: Linda Faull, TO
TrOpers: Richard Day, Comp
Nb: David Tipsword, TO
TDP: Connie Denison

MAGNA TRUST COMPANY
1304 E. Empire St., P.O. Box 1247 61702
309/663-1311
(Branch of Belleville)
Karla Plunkett, TO&CtrMgr
FM: Thomas C. Rogers, AsstVP

MARINE BANK-BLOOMINGTON/NORMAL
2205 E. Washington St. 61701
309/827-6221 Tr$40 Mil
(Trust Office of Marine Bank of Springfield)
Hd: David W. Wilson, VP&TO
PersTr: Victor J. Henson, TO

THE PEOPLES BANK
120 N. Center St. 61701
309/828-5211 Tr$237 Mil
Hd,PersTr,CorpTr: Owen J. Mair, VP&SrTO
TrInv,ComTrF,EmplBen: Fred Bastion, TrInvO
TrOpers: Harriet L. Gosnell, AsstVP&TO
EmplBen: Gregg McElroy, AsstTO
Nb: Mark Ballard, TO

Blue Island

FIRST NATIONAL BANK OF BLUE ISLAND
13057 S. Western Ave. 60406
312/385-2200 Tr$28 Mil
Hd: William H. Thomson, VP&TO
TrInv,ComTrF: Michael Scudder
TrOpers: Janet Fasciana

Bourbonnais

BANK OF BOURBONNAIS
One Heritage Plaza 60914
815/933-0570
Hd: Joseph A. Ferrante, Pres
LandTr: Vera C. Amiano

Breese

GERMANTOWN TRUST & SAVINGS BANK
205 Germantown Rd. 62230
618/526-2080
Hd: James R. Lampe, TO
Dale Deiters, AsstTO
Coleen Sonroeder, AsstTO

Burbank

THE COLE TAYLOR BANK
5501 W. 79th St. 60459
312/454-9450
(Branch of Chicago)
Nb: Eugene Hunziker, VP&TO

Bushnell

FARMERS & MERCHANTS STATE BANK
P.O. Box 149 61422
309/772-2171 Tr$16 Mil
Hd,PersTr,Nb: Michael G. Steelman, Coun&TO
TrInv,TrOpers,EmplBen: Joyce Thurman
Farm&REMgt: Steve Farr

Cairo

FIRST BANK & TRUST CO.
800 Washington Ave. 62914
618/734-1800 Tr$3 Mil
Hd: Darrell Gustafson, Pres&TO

Calumet City

EXCHANGE BANK OF RIVER OAKS
1701 River Oaks Dr., P.O. Box 1189 60409
312/868-1414 Tr/o$2 Mil
Hd: Richard Maltase, Pres&TO
Judith A. Kelsch, AsstVP&AsstTO

Canton

CANTON STATE BANK
P.O. Box 280 61520
309/647-5380 Tr$7.9 Mil
Hd: E. T. McGowan, VP&TO

COMMUNITY BANK & TRUST CO.
245 N. Main St. 61520
309/647-4771 Tr$8.0 Mil
Hd: Clayton S. Apt, VP&TO

THE NATIONAL BANK OF CANTON
100 W. Elm St. 61520
309/647-5000 Tr$18 Mil
Hd: Max T. Scott, SrVP&TO
David L. Haynes, AsstTO
Harold L. Wilson, ExecVP&AsstTO

Carbondale

THE CITY NATIONAL BANK
601 W. Main St. 62901
618/529-4733
(Branch of Murphyboro)
Gregory M. Flanigan, TO
Arlene Brown, AsstTO
Linda Spradling, Clerk

FIRST NATIONAL BANK & TRUST CO.
509 S. University Ave., P.O. Box 2227 62901
618/457-3381 Tr$19.2 Mil
Hd: Marjune Fletcher, VP&TO

LANDMARK BANK OF CARBONDALE
100 N. Illinois Ave., P.O. Box 940 62901
618/529-2700 Tr$136 Mil
Hd: Melvin E. Lipe, SrVP&CEO
EmplBen: James DeGuire, VP&PenTO

Carlinville

CARLINVILLE NATIONAL BANK
P.O. Box 450 62626
217/854-2674 Tr$13 Mil
Hd: Scott Rhoads, AsstVP&TO

FARMERS & MERCHANTS BANK
P.O. Box 495 62626
217/854-3151 Tr$3 Mil
Hd: Philip A. Williams, Pres&TO
Doris Gagnor, TO&VP

Carmi

THE NATIONAL BANK
116 W. Main St., P.O. Box 160 62821
618/382-4136 Tr$1 Mil
Hd: Richard Roser, VP&TO
Clark Absher, AsstVP&AsstTO

WHITE COUNTY BANK
215 E. Main St., P.O. Box 100 62821
618/382-4115 Tr/u$1 Mil
Hd: George H. Schanzle, Pres
Chas. H. Atteberry, TO
Beverly J. Walker, AsstTO

Carthage

MARINE TRUST CO.
500 Wabash Ave., P.O. Box 190 62321
217/357-3151 Tr/o$6 Mil
Hd: Barbara G. Allen, VP&TO

Casey

THE BANK OF CASEY
101 W. Alabama, P.O. Box 98 62420
217/932-4021 Tr$1.3 Mil
Hd: Robert E. Seed, TO
Caralee Swick, AsstTO

Centralia

MAGNA TRUST COMPANY
140 S. Locust St. 62801
618/533-2711 Tr$42 Mil
(Trust Office of Belleville)
CtrMgr: Robert G. Cady, SrVP
Janet B. Winkeler, AsstTO

OLD NATIONAL BANK
235 N. Elm St. 62801
618/533-7100 Tr$50.4 Mil
Hd,PersTr: Tom B. Warner, VP&TO
EmplBen: Daniel J. Laquet, AsstVP&AsstTO
TrOpers: Florence Peters, AdmAsst

Cerro Gordo

THE AMERICAN BANK
P.O. Box 428 61818
217/763-2741
Hd: Betty R. Shambaugh, SrVP&TO
Keila LeHew, AsstTO

Champaign

BANK OF ILLINOIS IN CHAMPAIGN
100 W. University 61820
217/351-6591 Tr$50 Mil
Hd: Darold D. Sage, VP&TO
Betty Zeedyk, AsstVP&TO
Jim Mueller, TO

CHAMPAIGN NATIONAL BANK
P.O. Box 250 61820
217/351-2751 Tr$110 Mil
Hd,TrInv: Robert J. Cochran, SrVP&TO
PersTr,FM: R. Thomas Heinhorst
Sandra Moore
Fran DeMaris
Rhea Lawrence
Ellen Dragoo
EmplBen: Kevin Waspi
TrOpers: Mary Ellen Cook
Gerald Bauer, FM
Brian Waibel

THE FIRST NATIONAL BANK IN CHAMPAIGN
P.O. Box 9 61820
217/351-0565 Tr$100 Mil
(Member of Midwest Financial Group, Inc.)
Hd,PersTr,Nb,Est: Jack L. Simpson, SrVP,Tr
PersTr,EmplBen,Est: Richard L. Kirby, AsstVP
PersTr,Est,Tx: Betty Schultz, VP&TO
PersTr,CorpTr,Tx: Mary R. Millage, TO
PersTr,Farm: William Dieker, VP&FM
Nb: Daniel Eaton, VP&TO
EmplBen,TrOpers: Karen K. Goble
Farm: Mark Wetzel, FM

MARINE BANK-CHAMPAIGN/URBANA
P.O. Box 3009 61821
217/351-1600
(Trust Office of Marine Bank of Springfield)
Hd: William E. Gleason, Jr., CFP,VP

Charleston

BOATMEN'S NATIONAL BANK OF CHARLESTON
P.O. Box 130 61920
217/345-2101 Tr$40 Mil
Hd,PersTr,TrInv: Pat Chesser, TO
EmplBen: Patricia Chesser, AsstTO
Farm: Ronald Pierce, AsstVP&FM

Chatsworth

CITIZENS BANK
P.O. Box 877 60921
815/635-3134 Tr$.5 Mil
Hd: S. F. Herr, Pres&TO
James E. Rebholz, ExecVP&TO
ComTrF: Priscilla Agner, AsstTO

Chenoa

BANK OF CHENOA
Rt. 24 at 4th St. 61726
815/945-2311 Tr$2.5 Mil
Hd: Jack Keefer, Pres&TO

Chicago

AETNA BANK
2401 N. Halsted St. 60614
312/935-6000 Tr$5 Mil
TrOpers: Mario Gotanco, AsstTO

AMALGAMATED TRUST & SAVINGS BANK
One W. Monroe St. 60603
312/822-3240 Tr$300 Mil
Hd: Irving Polakow, SrVP
PersTr: Andrew Mihm, AsstVP
TrInv: Michael Karnes, SrVP
EmplBen: Edward Sweigard, VP&TO
TrOpers: Gerald Steinmetz, VP
LandTr: Michele Hofstra, LandTrAdm

AMERICAN NATIONAL BANK & TRUST CO.
33 N. LaSalle St. 60602
312/661-6982 Tr$15 Bil
Hd: John F. Reuss, ExecVP
PersTr,ComTrF: Alan C. Newman, VP
CorpTr: Richard Y. Guthrie, SrVP
InvMgtCo: John R. Tilton, SrVP
EmplBen: Thomas P. Michaels, VP
TrOpers: Charles D. Glendenin, VP
Nb: T. Lawrence Doyle, VP

BANK OF RAVENWOOD
1825 W. Lawrence Ave. 60640
312/989-3207 Tr$70 Mil
Hd: John R. Griffith, VP&SrTO
PersTr: Michael Poch, AsstVP
EmplBen: Becky Saathoff, EBO
TrOpers: Helen Younan
Nb: Martin S. Edwards, VP&LandTO

BANK FOR SAVINGS & LOAN ASSOCIATIONS
135 S. LaSalle St., Ste. 1935 60603
312/641-3636
Arnold Rauen, Chm

BEVERLY TRUST BANK
10312 S. Cicero Ave., Oak Lawn 60453
312/881-2356 Tr$131 Mil
(Branches in Chicago, Homewood, Matteson & Orland Hills)
Hd,TrInv,FxComTrF: Ronald F. Stajkowski, Pres
Linda S. Kirby, VP&Mgr
SrInvMgr,EqTrF: William F. Guth
EmplBen: Andrew P. Mihm, TO
Prob,PersTr: Jeffrey H. Johns, TO
PersTr: Thomas G. Clifford, TO
TrOpers: Susan Clarke, TOpO
PersTr,LandTr: Alyne Polikoff, SrTO
LandTr: Patricia A. Ralphson, LandTO

BEVERLY TRUST BANK
1357 W. 103rd St. 60643
312/881-2356
(Branch of Chicago)
Jeffrey H. Johns, TO

BOULEVARD BANK N.A.
400-410 N. Michigan Ave. 60611
312/836-6770 Tr$650 Mil
Hd: Lee E. Whitcomb, VP&TO
PersTr: Roger L. Clifford, VP
CorpTr,EmplBen: Lawrence E. Hoffman, VP
TrInv: Ronald E. Heithoff, VP
Agcy: James M. Quinn, VP

CHICAGO CITY BANK & TRUST CO.
815 W. 63rd St. 60621
312/873-8800 Tr$75 Mil
Hd,Nb: John J. Balko, SrVP&TO
TrAdm: John J. Hennigan, AsstVP&TO
TrOpers,TDP: Steven D. Latterell, TOpO

CHICAGO TITLE & TRUST CO.
111 W. Washington St. 60602
312/630-2319 Tr$2.8 Bil
(Branch in Arlington Heights)
Hd: Stuart D. Bilton, ExecVP
PersTr: Charles G. Dalton, SrVP
CorpTr: Charles E. Weisfuss, CTO
TrInv: A. Vincent Agnew, SrVP
ComTrF: Hubert A. Adams, VP
EmplBen: Daniel Joyce, VP
TrOpers: Quentin L. Hardisty, VP
Nb: Alan B. Shidler, DirMktg
TDP: Jack Carroll, TO

THE CHICAGO-TOKYO BANK
40 N. Dearborn St. 60602
312/236-1200
Hd: William Bond, AsstVP

The Hadley School for the Blind

In 1921, The Hadley School for the Blind pioneered correspondence education for the visually impaired with a single course on braille. Today, the School's curriculum of over 100 courses strives to meet the needs of the estimated 40,000,000 blind worldwide.

Six educational course areas seek to reduce the effects of blindness: Academic, Vocational, Personal Enrichment, Parent/Child Education, Compensatory and Rehabilitation Education, and Technical.

Hadley students are not restricted by age, income, or geographic location. All courses are tuition-free to blind individuals of all ages. Home-study instruction is warm, personal, and tailored to each student's needs.

The Hadley School receives no federal or state support. It can only maintain and strengthen its services to the blind and deaf-blind by contributions and bequests.

For further information write or call:
The Hadley School for the Blind
700 Elm St.
Winnetka, Illinois 60093
(708) 446-8111

ILLINOIS (Cont'd)

Chicago (Cont'd)

THE COLE TAYLOR BANK
850 W. Jackson St. 60609
312/927-7000 Tr$115 Mil
(Branches in Burbank, Chicago, Skokie & Wheeling)
Hd: Mark T. Neil, ExecVP-DirTrSvcs
PersTr: Chloe Arlan, VP&TrAdminMgr
TrInv: Dawn Talbott, TO
EmplBen: Esther Le Vine, VP&TO
TrOpers: Richard A. Block, SrVP&SrTOpO
Nb: John G. Hommel, VP&SrTO
TDP: Rose Collins, AsstVP&TOpO
Drovers Office:
1542 W. 47th St 60609
312/927-7000
Nb: John G. Hommel, VP&SrTO

COLONIAL BANK
Land Trust Department
5850 W. Belmont Ave. 60634
312/283-3700, Ext. 326
Hd: Barbara A. Bernardini, TO

COMMUNITY BANK & TRUST CO. OF EDGEWATER
5340 N. Clark St. 60640
312/769-2100
Hd: Kendon T. Birchard, Pres

CONTINENTAL BANK N.A.
30 N. LaSalle St. 60697
312/828-3538 Tr$11.8 Bil
EmplBen: James J. Nemec, Jr.
CorpTr: Marvin J. Kruger
InstitInv: Anthony Pertile
Hd,PvtBnkg: Roger H. Sherman
PersTr,Inv: Edward D. Higgins
PersAdm: Thomas A. Dean
PersInv: James D. Miller

COSMOPOLITAN NATIONAL BANK
801 N. Clark St. 60610
312/664-5200 Tr$11 Mil
Hd: Alex M. Vercillo, Pres
Rose Trulis, TO

DEVON BANK
6445 N. Western Ave. 60645
312/465-2500 Tr$9 Mil
Hd: Peter A. May, TO

EXCHANGE NATIONAL BANK OF CHICAGO
LaSalle and Monroe 60603
312/781-8051 Tr$300 Mil
Hd: Gregory R. Beard, SrVP&TrDeptMgr
TrAdmin: Frank Saporito, VP
CorpTr: Robert Bartl, AsstVP
TrOpers: Beth Prohaska, VP
Nb: Scott Jacobson, VP
Susan Lorsch, VP
Craig Robinson, TO

FIRST AMERICAN BANK OF CHICAGO
Mid Continental Plaza, 111 S. Wabash 60603
312/782-5400
(Branch of Dundee)
Peter Fisher, Pres
Wallace J. Wolff, VP&SrTO
Sarah Hogan

FIRST NATIONAL BANK OF CHICAGO
3 First National Plaza 60670
312/732-4301 Tr$16.0 Bil
INDIVIDUAL SERVICES (Chicago):
Hd: William J. Hagenah, SrVP
TrInv: T.Scott McCartan, VP
Nb: Henry E. Page, VP
INSTITUTIONAL SERVICES (Chicago, London, Tokyo, Atlanta, Dallas, Scottsdale, New York):
First Chicago Investment Advisors:
Gary P. Brinson, Pres
CorpTrSvcs: Edward L. McCartney, VP
EmplBen,Tr&InstitCust: Marcia L. Wallace, VP

GARFIELD RIDGE TRUST & SAVINGS BANK
(Land Trust Only)
6353 W. 55th St. 60638
312/581-1000
Hd: Linda J. Mazzucchelli, AsstVP&TO
Julie A. Novak, LandTO
Marc J. Holland, ExecVP&TO
Joseph P. Valenti, Pres

HARRIS TRUST & SAVINGS BANK
111 W. Monroe St. 60690
312/461-2121 Tr$16.5 Bil
Hd: Richard C. Caldwell, ExecVP
PERSONAL TRUST
Hd: Joan M. Baratta, SrVP
Nb: Susan E. Davis, VP
INSTITUTIONAL INVESTMENT
Hd: John C. Kirscher, SrVP
Nb: Robert E. Vanden Bosch, SrVP
MASTER TRUST
Hd: Jon S. Brightman, SrVP
EmpTrNb: Bryan K. Garlock, VP
MasterTrNb: Gary A. Rothman, VP
CORPORATE TRUST
Hd: Victor M. Woldridge, SrVP
Bond: Kevin O. Healey, VP
Stock: Robert J. Vondrasek, VP
Nb: Anthony Mickiewicz, VP
TRUST OPERATIONS
Hd: Nancy B. Wolcott, SrVP

HERITAGE-PULLMAN BANK & TRUST CO.
1000 E. 111th St. 60628
312/785-1000 Tr$235 Mil
Hd,TrInv: Christopher P. Joyce, VP&TO
PersTr: Helen M. Archacki, TO&Mgr
Marilyn C. Sajdak, TO
LandTr: Victoria P. Baker, LTO
EmplBen,Nb: Robert J. Ferrari, VP&TO
EmplBen: Michael Carey, TO
TrOpers: Christina M. Bonventre, TOpO
Nb: Robert Ferrari
Mary L. Roemer, AsstSec

HYDE PARK BANK & TRUST CO.
1525 E. 53rd St. 60615
312/752-4600
Hd: Edward Maci, SrVP&HdCsh

ILLINOIS STATE BANK OF CHICAGO
300 S. Michigan Ave. 60604
312/939-3900
Hd: Robert L. Woods, Pres

JEFFERSON STATE BANK
5301 W. Lawrence Ave. 60630
312/777-4433
Hd: Penelope Jackson

ABN LASALLE®

LA SALLE NATIONAL BANK
135 LaSalle St. 60690
312/443-2000 Tr$1.7 Bil
Hd: Jack A. Gallas, ExecVP
PersTr: John P. Crean, VP
CorpTr: Roland K. Weber, SrVP
ComTrF,TrInv: Bentley M. Myer, VP
EmplBen: James F. Sullivan, SrVP
TrOpers: Wallace L. Bruhnke, VP
Nb,PersTr: Peter R. Frye, VP

LA SALLE NATIONAL BANK-LAKE VIEW
Trust Facility
3201 N. Ashland Ave. 60657
312/525-2180
Raymond W. Kinzie, SrVP
Gordon R. Reinhard, AsstVP
Michael Neyman, NbO

LA SALLE NORTHWEST NATIONAL BANK
Trust Facility
4747 W. Irving Park Rd. 60641
312/777-7700
Edward J. Lucas, VP
Andrew H. Dobzyn, LandTO

LAKE SHORE NATIONAL BANK
605 N. Michigan Ave. 60611
312/787-1900 Tr$750 Mil
Hd: Robert M. Skowronski, VP&TO
TrAdm: E. O. Nertewitz, VP
M. A. Patek, TO
G. P. Giese, TrAdmin
TrInv: Michael B. Westberg, SrVP&IO
K. A. Zubeck, VP
R. K. Brodie, IO

MANUFACTURERS AFFILIATED TRUST COMPANY
4929 W. Lawrence Ave. 60630
312/202-4400
(Branches in Chicago & Cicero)
Hd,PersTr: Gary A. Daugherty, VP&TO
CorpTr,EmplBen: Anne M. Umlauf, 2ndVP&TO
TrInv,ComTrF: Gregory Aurand, IO
TrOpers,TDP: Larry Scinto, TOpO
Nb: Mary Ann Buck, VP&BDO

MICHIGAN AVENUE NATIONAL BANK
30 N. Michigan Ave. 60602
312/641-1000 Tr$92 Mil
(Branch of First Colonial Trust Co.)
Hd,Nb,TrInv,EBTr: Robert Lopardo, SrVP&TO
PersTr,EmplBen: Donald R. Bonistalli, AsstVP&TO
LandTr: Nancy Rodighiero, TO

THE MID-CITY NATIONAL BANK OF CHICAGO
801 W. Madison St. 60607
312/421-7600 Tr$95 Mil
(Trust Offices in Elmhurst & Morton Grove)
Hd,Nb: William A. Thuma, Jr., VP&TO
PersTr: M. E. Cheney, AsstTO
Joseph J. DiVittorio, AsstTO
TrInv: Walter J. Koehler, VP
EmplBen: Mary Thomas, TO
TrOpers: Frederick J. Black, TO

MOUNT GREENWOOD BANK
(Land Trust Only)
3052 W. 111th St. 60655
312/445-4500
Barbara Ralson, TO

The Rankin Group, Ltd.

TRUST PROFESSIONALS
Specializing in Executive Search & Personnel Consulting........

The principals of The Rankin Group, Ltd. offer more than four decades of experience, all exclusively within the Trust & Private Banking fields. We know your business so well, that we not only match job skills with requirements, but go one step further by fitting the right personalities to appropriate cultures.*

When understanding your business makes a difference, call:
East Coast: M.J. Rankin 414/279-5005
Central U.S.: Jeff Rankin 414/279-5005
West Coast: John Clarke 503/627-0820

*Call and request a copy of our written recruitment philosophy as published in the **ABA Management Update.**

NBD CHICAGO BANK
307 N. Michigan Ave. 60601
312/266-3000
(Trust Office of NBD Trust Company of Illinois)

NORTHERN TRUST BANK/O'HARE,N.A.
8501 W. Higgins Rd. 60631
312/693-5555
Hd: Thomas Leigh, TO

NORTHERN TRUST CO.
50 S. LaSalle St. 60675
312/630-6000 Tr$27.1 Bil
Hd: Robert F. Reusche, VChm
DptyHd,PersFinSvcs: Van R. Gathany, ExecVP
TrInv&ComTrF: William F. Bahl, SrVP
InterstateSubsidiaries: Jeffrey H. Wessel, ExecVP
CorpFinSvcs: John S. Sutfin, ExecVP
TrOpers: James J. Mitchell, ExecVP
WholesaleSvcs: Corinne E. McClintic, VP

PIONEER BANK & TRUST CO.
4000 W. North Ave. 60639
312/772-8600 Tr$160 Mil
Hd: Robert Berry, SrVP
Barbara Clevenger, VP&AsstSec
Phyllis M. Kutta, VP&AsstSec
Phyliss Robinson, VP&TO
June M. Alter, TO&AsstSec
Martha E. McHugh, TO&AsstSec
LandTr: Sharon Jackson

SOUTH CHICAGO SAVINGS BANK
9200 Commercial Ave. 60617
312/768-1400 Tr$5 Mil
Vincent Lipetzky, Pres

STEEL CITY NATIONAL BANK OF CHICAGO
17130 S. Torrence Ave. 60438
312/474-1010
Hd: Marilynn J. Divine, TO
LandTr: Pamela Cernetic, TO

UNIBANCTRUST COMPANY
Sears Tower 60606
312/876-4400 Tr$600 Mil
Hd: George W. Vander Vennet, ExecVP
TrAdmin,TrOpers,TDP: James A. Harris, SrVP
TrInv: Russell Klokkenga, VP
TrOpers: Kenneth Franke, VP
Nb: Deborah L. Brown, VP

Chicago Heights

CHICAGO HEIGHTS NATIONAL BANK
1030 Dixie Hwy. 60411
312/754-2500 Tr$3.5 Mil
Hd: Tassie Kouchis, AsstTO

FIRST NATIONAL BANK IN CHICAGO HEIGHTS
2900 S. West Ave. 60411
312/754-3100 Tr$16 Mil
Hd: Michael Welgat, AsstVP&TO
TrOpers: Donna Willwerscheid, AsstTO

Chrisman

FIRST NATIONAL BANK
P.O. Box 308 61924
217/269-2307
Hd: Connie Stultz, VP

STATE BANK OF CHRISMAN
P.O. Box 476 61924
217/269-2339
Hd,PersTr,CorpTr: Mrs. Zelma Garver, VP,Csh&TO
Ronald L. Bailey, Pres&TO

Cicero

FIRST NATIONAL BANK OF CICERO
6000 W. Cermak Rd. 60650
312/780-4930 Tr$85 Mil
Hd: J. Frank Daly, SrVP
TrOpers: Rita Phillip, TOpO

MANUFACTURERS AFFILIATED TRUST COMPANY
5801 W. Cermak Rd. 60650
312/656-2000
(Branch of Chicago)
PersTr: Joanne Powell, TO
LandTr: Carol Weber, 2ndVP&LTO

Clinton

FIRST NATIONAL BANK AND TRUST COMPANY OF CLINTON
P.O. Box 191 61727
217/935-2148 Tr$2 Mil
Hd: J. Michael Killian, Pres&TO
PersTr: Mary Pat Killian, VP,Csh&AsstTO
Sharon Conners, AsstCsh&AsstTO

THE JOHN WARNER BANK
P.O. Box 679 61727
217/935-3144 Tr$35 Mil
Hd,TrInv,TrOpers,Nb: Gail L. Nunnery, TO
Adm: Richard Howell, FM&AsstTO
TDP: Linda Miller
AsstTrInv: Terry V. Ijams, Pres&AsstTO

Crystal Lake

FIRST NATIONAL BANK OF CRYSTAL LAKE
(Land Trusts Only)
265 Virginia St. 60014
815/459-4600
Edward D. Egelston, VP

HOME STATE BANK, N.A.
40 Grant St. 60014
815/459-2000 Tr$30 Mil
Hd: James J. Zambon, SrVP&TO
O. Irene Cooper, TO

The Directory of Trust Institutions is included in a T&E subscription!

Why
Wright Investors' Service
should be your
trust department's
investment advisor:

Quality The Wright investment philosophy, which reduces risk by limiting investment to the highest quality securities, is ideally suited for the fiduciary responsibility of bank trust departments.

Experience Wright is a large, well established organization which has been serving the investment community since 1960 and which now manages more than $4 billion of investment assets for institutions and individuals.

Performance The Wright certified record of outstanding investment performance, which spans more than a quarter century, can become your investment record.

Support Wright provides subordinated investment management services for your trust department clients, unexcelled investment and economic advisory services and a full range of technical, training, marketing and advertising support.

Profitability The Wright program enables participating bank trust departments to compete successfully in today's financial services marketplace by providing superior professional investment services at lower costs.

To find out more about how the Wright Bank Services Program can serve your bank please contact: Wright Bank Services, Wright Investors' Service, 10 Middle Street, Bridgeport, CT 06604 Phone: (203) 333-6666

Wright Investors' Service

Helping Banks Provide Quality Investment Services Since 1967

ILLINOIS (Cont'd)

Danville

FIRST MIDWEST BANK/DANVILLE
P.O. Box 90 61834
217/431-6200 Tr$35 Mil
Hd,PersTr,CorpTr,TrInv: Mark R. Anderson, SrVP&TO
EmplBen,TrOpers,Nb: Dennis E. Ehrnwald, VP
TDP: Darcia Pilkington, AsstTO

FIRST NATIONAL BANK
One Towne Centre 61832
217/442-3015 Tr$55 Mil
Hd,TrInv,Nb: Donald A. McLaughlin, VP&TO
Prob,PersTr: Susan A. Stratman, TO
CorpTr,EmplBen: Karen Ahrens
TrOpers,ComTrF: Roberta Mollet
Norma Rush
Agri-Business: Dave Reynolds, VP

PALMER-AMERICAN NATIONAL BANK
2 W. Main St. 61832
217/446-6450 Tr$59 Mil
Hd: James C. Acton, VP&TO
PersTr: Marilyn Burton, AsstTO
CorpTr,EmplBen,Nb,TrOpers: Alan Mullaney, TO
Farm: Russ Hiatt, VP&FM

Decatur

CITIZENS NATIONAL BANK OF DECATUR
236 N. Water St. 62525
217/424-2010 Tr$608 Mil
Hd,EmplBen: James W. Penn, SrVP&SrTO
PersTr: Gary D. Wright, VP&TO
James E. Williams, TO
TrInv: Peter D. Fitzgerald, VP&TO
Shirley E. Day, TO
Nb: Jeffrey S. Hoppenworth, TO
TrTax: D. Robert Felts

FIRST NATIONAL BANK OF DECATUR
130 N. Water St. 62523
217/424-1111 Tr$110 Mil
Hd: David C. Jack, SrVP&TO
PersTr: Ritchie G. Barnett, VP&TO
Carol D. Craig
TrOpers: Dean Thom, TO

MAGNA TRUST COMPANY
One Millikin Court 62525
217/429-4253
(Trust Office of Belleville)
DECATUR TRUST CENTER
S. Greg Johnson, VP&CtrMgr
Vernon A. Mercier, AsstVP&TO
Thomas M. Hafel, TO
Ki Kim, AsstVP
Clark Zedric, TO
Rick G. Emery, AsstVP
Lisa Logan, AsstTO
Dennis Hale, TO
DECATUR FARM MANAGEMENT CENTER
Dale E. Aupperle, SrVP&CtrMgr
James E. Adcock, FM
Clark A. Beard, FM
Jim Schroeder, FM
Larry Steinbauer, FM
Debbie VonBehren, OffMgr
Bruce Huber, FM

SOY CAPITAL BANK & TRUST CO.
1501 E. Eldorado St. 62525
217/428-7781 Tr$3 Mil
Hd: Frits R. Pronk, Pres&TO
Larry Jackson, VP,Csh&TO

DeKalb

DeKALB BANK
363 E. Lincoln Hwy. 60115
815/758-7451 Tr$28 Mil
Hd: Peter M. Wolters, VP&TO
TrOpers: Marilyn Knetsch, AsstTO

FIRST NATIONAL BANK IN DeKALB
141 W. Lincoln Hwy. 60115
815/758-2411 Tr$35 Mil
Hd: Robert B. Emery, Jr., VP&TO
Richard A. Olson, VP&TO
Jan S. Ruster, TO

Des Plaines

FIRST NATIONAL BANK OF DES PLAINES
701 Lee St. 60016
312/827-4411 Tr/o$120 Mil
Hd,Nb: David A. Raub, SrVP
PersTr: Joan E. Emery-Mincer, VP
TrInv,ComTrF: Scott D. Limper, TO
EmplBen: Terry Richter, TO
LandTr: Lourdes Martinez
TrOpers,TDP: Harold L. Slotta, TO
EstAdm: Jeffrey H. Johns, TO

Dixon

DIXON NATIONAL BANK
101 W. First St., P.O. Box 309 61021
815/288-2222 Tr$60 Mil
Hd,TrInv: Richard E. Lovett, VP&TO
PersTr: Carrol Schumacher, AsstTO
CorpTr,Nb: Robert E. Edwards, TO
TDP: Loren Anderson
RE,Farm: Richard C. Brantner, AsstTO
ComTrF,TrOpers: Connie Bontz

Downers Grove

CITIZENS NATIONAL BANK
5100 Main St. 60515
312/968-4600 Tr$1.8 Mil
Hd: Shirley Nolan, AsstTO
William Hopkins, TO

DOWNERS GROVE NATIONAL BANK
Curtis & Main Sts. 60515
312/968-6300 Tr$30 Mil
Hd: John M. Finnegan, VP&TO
TrAdmin: Cynthia A. Topps
LandTrAdmin: Frances Frasson

Dundee

FIRST AMERICAN BANK OF KANE COUNTY
(A Wholly Owned Subsidiary of First American Bank Corporation)
218 W. Main St. 60118
312/426-6771 Tr$100 Mil
(Branches in Addison, Chicago, Elk Grove Village, Joliet, Riverside & Skokie)
Hd,EmplBen,Nb: Wallace J. Wolff, VP&SrTO
PersTr,CorpTr,TrInv: Robert A. Cross, VP&TO
Nb,PersTr,LandTr,TrOpers,TDP:
Jane Nagel, AsstVP&TO

Dwight

BANK OF DWIGHT
P.O. Box 189 60420
815/584-1855
Hd: Frank T. Murphy, Chm

East Moline

METROBANK
1523 8th St. 61244
309/755-0671 Tr$15 Mil
Dan R. Zude, TO
Marcus V. Hobert, GenCoun

East Peoria

COMMUNITY BANK OF GREATER PEORIA
Main at Washington St. 61611
309/698-2400 Tr$17 Mil
Hd: Gary E. Schmidt, SrVP&TO
Mrs. Barbara J. Friend, AsstTO

East St. Louis

LANDMARK TRUST CO.
8740 State St. 62203
618/398-7878 Tr$143 Mil
Robert L. Finder, Jr., Pres&CEO
EmplBen,Plng&Adm:
Thomas J. Neuner, VP
TrInv: Allen A. Roche, VP
Adm,Opers: Patricia E. Fitzgerald, VP
EstPlng,BusDev: Edward L. Armstrong, VP
Adm,Tax: Norman W. Thompson, TO
Adm: Melinda S. Markham, TO
James C. Law, TO
TrOpers: Beverly L. Conreaux, TO
EmplBenAdm: Catherine M. Jarvis, TO

Edwardsville

THE BANK OF EDWARDSVILLE
330 W. Vandalia St. 62025
618/656-0057, Ext. 403 Tr$50 Mil
Hd,TrInv: Richard B. Sommer, VP&TO
PersTr,EmplBen: Richard Knebel, TO
TrOpers: Barbara Chandler, TOpO
TDP: Connie Schwab

MARK TWAIN EDWARDSVILLE BANK
Main & St. Louis Sts. 62025
618/656-4316
Dennis M. Terry, Pres
Joann M. Barton, TO

Effingham

EFFINGHAM STATE BANK
P.O. Box 767 62401
217/342-2141 Tr$14.5 Mil
Hd,EmplBen,Nb: Robert L. Vanderkolk, VP&TO
TrOpers,TDP: Debra Johnson

THE FIRST NATIONAL BANK OF EFFINGHAM
200 N. Third St., P.O. Box 507 62401
217/347-7744 Tr$4 Mil
Hd: Jeff Staser, TO

El Paso

WOODFORD COUNTY BANK
P.O. Box 55 61738
309/527-4400 Tr$1.8 Mil
Hd: George E. Drake, Pres&TO
TrOpers,Nb: Allen Drake, VP&AsstTO
Dean Hastings, AsstVP&TO
Erman E. Schairer, SrVP&FM

Elburn

KANE COUNTY BANK & TRUST CO.
P.O. Box K 60119
312/365-6406 Tr$12.1 Mil
Hd: Dean Capes, Pres&TO
PersTr: Janice Docherty, TO
TrInv: Edward Gorenz, AsstTO

Elgin

THE FIRST NATIONAL BANK OF ELGIN
6 Fountain Square Plaza 60120
312/697-1100 Tr$113 Mil
Hd,Nb: Richard O. Weisman, VP&TO
PersTr: Kathleen A. Lamonica, TO
TrInv,ComTrF,EmplBen: William J. Palmer, TrInvO
TrOpers: Shirley Bowers

Elk Grove Village

FIRST AMERICAN BANK
(A Wholly Owned Subsidiary of First American Bank Corp.)
700 Busse Rd. 60007
312/228-9300 Tr$100 Mil
(Branch of Dundee)
Wallace J. Wolff, VP&SrTO
I. A. Backstrom, VP&TO
James E. Casey, TrAdm

NBD ELK GROVE BANK
Arlington Heights & Higgins Rds. 60007
312/439-1666
(Trust Office of NBD Trust Company of Illinois)

Elmhurst

BANK OF ELMHURST
990 N. York Rd. 60126
312/833-9700
(Trust Office of The Mid-City National Bank of Chicago)
Hd: William A. Thuma, Jr., VP&TO
John T. Sheahan, AsstVP&TO

OLD KENT BANK, N.A.
P.O. Box 26 60126
312/941-5200 Tr$280 Mil
(Branch in St. Charles)
Hd: Daryl J. Waszak, SrVP&TO
PersTr: George T. Necas, VP&TO
TrInv: Maureen P. Hale, AsstVPTO
Walter Tizura, TO
Ed Konrath, PtfolMgr
EmplBen: Brian P. Boyle, AsstVP&TO
TrOpers: Nancy Becht
Nb: John M. Banasek, VP
Debra A. Woolley, TO
LandTr: Clifford Scott-Rudnick, AsstVP

YORK STATE BANK & TRUST CO.
P.O. Box 807 60126
312/833-2200 Tr$15 Mil
Hd: Ronald L. Jansen, TO
TrOpers: Rebecca Schroeder, AsstTO

Elmwood Park

MIDWEST BANK & TRUST CO.
1606 N. Harlem Ave. 60635
312/456-4700 Tr$2 Mil
Hd: Barbara D. Love, VP&TO
TrOpers,TDP: Angela M. McClain, AsstTO

Evanston

FIRST ILLINOIS BANK OF EVANSTON, N.A.
800 Davis St. 60204
312/866-5510 Tr$310 Mil
Hd: Bruce N. Duff, ExecVP&TO
PersTr,CorpTr,EmplBen: Charles N. Goodnow, VP&TO
TrInv,ComTrF: John Jenkins, VP&SrIO
TrOpers: Bonnie Brown, TOpO

NBD TRUST COMPANY OF ILLINOIS
Executive and Trust Offices
1603 Orrington Ave. 60204
312/491-6500 Tr$800 Mil
(Trust Offices in Arlington Heights, Highland Park, Northfield, Park Ridge, Skokie & Wheaton)
John W. Taylor, III, ChmnBd
Charles D. Bornarth, Pres
TrMgr: C. David Howell, VP&TO
TrInv: William R. Pitzele, SrVP&TO
TrOpers/Tax,ComTrFd: Wendy J. Hayes, VP&TO
EmplBen: Arthur J. Pedgrift, VP&TO
LandTr: Anita D. Kraus, VP&TO
NbMgr: Larry D. Rankens, VP&TO

Include Your Logo
See Page 232

Evergreen Park

FIRST NATIONAL BANK
3101 W. 95th St. 60642
312/422-6700 Tr$100 Mil
Hd: Joseph C. Fanelli, SrVP&TO
Franklin Sellers, TO
Gregory Siss, TO
Darlene Donahue, AsstTO
Robert Mayo, AsstTO
Anne Moylan, LandTrAdm

STANDARD BANK & TRUST CO.
2400 W. 95th St. 60642
312/239-6700 Tr$40 Mil
Hd: Dennis Radek, VP&SrTO
Linda Sobiski, AsstSec
PersTr: James Martin, AsstTO
TrOpers: Joan Gibbons, AsstTO

Fairbury

NATIONAL BANK OF FAIRBURY
P.O. Box 136 61739
815/692-2369 Tr$16.8 Mil
Hd,TrInv,Nb: J. W. Gerber, Jr., Pres&TO
PersTr,CorpTr,EmplBen,TrOpers: W. J. Olson, SrVP&TO

Fairfield

THE FAIRFIELD NATIONAL BANK
E. Delaware & Third Sts. 62837
618/842-2107 Tr$6.772 Mil
Hd: Donna Witter

WAYNE COUNTY BANK & TRUST COMPANY
P.O. Drawer 369 62837
618/842-2167 Tr/o$3 Mil
Hd: Michael J. Molt, TO

Fairview Heights

LANDMARK TRUST COMPANY
10950 Lincoln Trail, Ste. 220
P.O. Box 1987 62208
618/398-7878 Tr$143 Mil
Robert L. Finder, Jr., Pres&CEO
EmplBen,Plng&Adm: Thomas J. Neuner, VP
TrInv: Allen A. Roche, VP
Adm,Opers: Patricia E. Fitzgerald, VP
EstPlng,BusDev: Walter Roddy, TO
Adm,Tax: Norman W. Thompson, VP
Adm: Melinda S. Markham TO
TrOpers: Joyce Young, TO
EmplBenAdm: Cecilia Curtis, TO

Farmer City

FARMER CITY STATE BANK
P.O. Box 200 61842
309/928-2161 Tr$10 Mil
Hd: Dick Maxwell, SrVP&TO

Farmersville

THE BANK AND TRUST COMPANY
208 S. Cleveland 62533
217/227-3291 Tr/o$16 Mil
(Branch of Litchfield)
Hd: Joann H. Anderson, VP&TO
Arnold R. Birkenkamp, Pres&AsstTO
Charles Bierbaum, AsstTO
Sandra K. Rosenthal, AsstTO
FM: Frank Whitlock, VP

Flanagan

FLANAGAN STATE BANK
124 S. Main 61740
815/796-2264
Hd: Paul Schwerin, Pres
PersTr: Don Wettsteen, VP

Flora

FIRST NATIONAL BANK
P.O. Box 10 62839
618/662-2155 Tr/o$5 Mil
Hd,PersTr,CorpTr,TrInv,TrOpers: Roy F. Stine, TO
PersTr,EmplBen,Nb: Herbert Tackitt, AsstTO

Freeport

PREMIER TRUST SERVICES INC.
110 W. Main St., P.O. Box 660 61032
815/233-3620 Tr$216 Mil
Hd: Kenneth A. Urban, Pres
PersTr: Jill C. Resnick, SrVP
TrInv: Kathy Vasi, IO
EmplBen: Paul W. Lindvall, SrVP
TrOpers: Linda M. Graves, OpersO

STATE BANK OF FREEPORT
P.O. Box 30 61032
815/235-5151 Tr$85 Mil
Hd: Thomas R. Schulz, SrVP&TO
PersTr: Wendy Molitor, TO
TrInv: Mark T. Frederick, AsstVP&TrInvO

Galena

GALENA STATE BANK & TRUST CO.
216 S. Commerce St. 61036
815/777-0663 Tr$1 Mil
Hd: Jerry L. Murdock, ExecVP&TO
Lois Jean Wienen, AsstTO

Galesburg

FARMERS & MECHANICS BANK
21 E. Main St. 61401
309/343-7141 Tr$17 Mil
Hd: Ernest Miller, VP&TO
Lori Hedden, TrSec
Farm: Wayne A. Billingsley, VP

FIRST GALESBURG NATIONAL BANK & TRUST CO.
200 E. Main St. 61401
309/342-4112 Tr$87 Mil
Hd,CorpTr,EmplBen: R. L. Smallwood, VP&TO
PersTr: Judy Konecki, TO
Farm: Raymond Kreig, VP&FM

Geneseo

CENTRAL TRUST & SAVINGS BANK
P.O. Box 89 61254
309/944-5601 Tr$23 Mil
Hd: Gary W. Joyner, TO
Mark Leach, AsstTO

Geneva

FIRST NATIONAL BANK OF GENEVA
21 N. Third St. 60134
312/232-6700 Tr$65 Mil
Hd: Donna Ondris, VP&TO
TrInv: Gordon Bajema, TO
EmplBen: Daniel C. Vinyard, AsstTO
LandTr: Sally J. Gossman, LandTO

STATE BANK OF GENEVA
P.O. Box 108 60134
312/232-3230 Tr$13.5 Mil
Hd: Gary L. Moline, VP&TO
TrOpers,LandTr: Shirley L. Moline

Germantown

GERMANTOWN TRUST & SAVINGS BANK
601 Main St., P.O. Box 246 62245
618/523-4202 Tr$2 Mil
Hd: James R. Lampe, TO
Dale Deiters, AsstTO
Coleen Sonroeder, AsstTO

ILLINOIS (Cont'd)

Gibson City

FIRST NATIONAL BANK & TRUST CO.
P.O. Box 231 60936-0231
217/784-4206 Tr/u$1 Mil
Hd: George Cline, Pres

Gillespie

PEOPLES STATE BANK
P.O. Box 148 62033
217/839-2141 Tr$5 Mil
Lillian M. Keupper, ExecVP,Csh&TO
Rose Marie Tebbe, AsstVP&AsstTO

Girard

STATE BANK OF GIRARD
202 W. Center St. 62640
217/627-2112
Hd: Larry J. Tucker, Pres
Barbara J. Nichelson, AsstTO&Csh

Glen Ellyn

FIRSTAR TRUST COMPANY OF ILLINOIS
466 Main St. 60137
312/469-6000 Tr$26 Mil
Hd,PersTr: Richard F. Condon, TO
TrOpers: Yvonne Nelson

Glenview

GLENVIEW STATE BANK
800 Waukegan Rd. 60025
312/729-1900 Tr$65 Mil
Hd,PersTr,CorpTr,TrInv,Nb:
Kenneth H. Cooke, VP&TO
PersTr,Est: Myra Wilson, AsstVP&TO
LandTr: Alice Hansen, AsstTO
TrOpers,TDP: Karen Shaddock-Young

Granite City

CENTRAL BANK
3303 Nameoki 62040
618/451-6445 Tr$30 Mil
Hd: Michael P. Thorton, VP&TO
Sandra Lehman, TO

MAGNA TRUST CO.
20th & Edison Ave. 62040
618/451-5421
(Branch of Belleville)
Hd: John H. Tallgren, SrVP&CtrMgr

Graymont

STATE BANK
P.O. Box 47 61743
815/743-5951 Tr$3.0 Mil
Hd: Lyle E. Leach, Pres&TO

Grayville

THE PEOPLES NATIONAL BANK OF GRAYVILLE
119 S. Middle St. 62844
618/375-2261 Tr$3.7 Mil
Hd: Lyndle Barnes, Jr., TO
Patricia R. Evans, AsstTO

Greenfield

FARMERS STATE BANK
(a United Community Bank)
Walnut & Main Sts. 62044
217/368-2171 Tr$1.513 Mil
Hd: Robert A. Narmont
PersTr: Ruby Steckel
TrInv: J. R. Blair

Greenville

BRADFORD NATIONAL BANK
100 E. College Ave. 62246
618/664-2200 Tr$3.0 Mil
David E. Hensley, VP&TO

FIRST BANK & TRUST CO. IN GREENVILLE
P.O. Box 340 62246
618/664-1111 Tr$2 Mil
Hd: William E. Chappel, Pres&TO
TrOpers: Vesper Marti, AsstTO

Gridley

FIRST BANK & TRUST CO. OF GRIDLEY
P.O. Box 988 61744
309/747-2100 Tr$1 Mil
Hd,PersTr,TrInv,Nb: Bob McNamara, TO
CorpTr,TrOpers,Nb: Laurie Kinsella, AsstTO

Hammond

STATE BANK OF HAMMOND
P.O. Box 128 61929
217/262-3093 Tr$1 Mil
Hd: P. R. Willey, Chm&TO

Hanover Park

FIRST STATE BANK & TRUST COMPANY OF HANOVER PARK
1400 Irving Park Rd. 60103
312/837-2700
John J. Hayes, Jr., Pres

Harvard

FIRST STATE BANK
P.O. Box 249 60033
815/943-6441 Tr$1.5 Mil
Hd: Joseph L. Crabb, Pres&TO
Shirley Sweatman, VP&AsstTO
Mel Hinterlong, ExecVP&AsstTO

HARVARD STATE BANK
P.O. Box 40 60033
815/943-4407 Tr$3 Mil
Hd: Roger L. Lehmann, Pres&TO

Harwood Heights

PARKWAY BANK & TRUST CO.
(Land Trusts Only)
4800 N. Harlem Ave. 60656
312/867-6600 Tr$15 Mil
Rosanne M. Dupass, AsstVP&TO

Havana

HAVANA NATIONAL BANK
112 S. Orange 62644
309/543-3361 Tr$15 Mil
Hd: Linda M. Butler, VP&TO
Elizabeth A. Sinnock, TO

STATE BANK OF HAVANA
101 W. Main St. 62644
309/543-4491 Tr$2 Mil
Hd: James Frazee, TO
Darrel Hilst, ExecVP&TO

Herrin

THE BANK OF HERRIN
101 S. Park Ave. 62948
618/942-6666 Tr$17.1 Mil
Hd: Ed Goodwin, ExecVP&TO
Michael Payne, AsstTO

Hickory Hills

STANDARD BANK AND TRUST CO. OF HICKORY HILLS
7800 W. 95th St. 60457
312/598-7400 Tr$13 Mil
Hd: Bridgette W. Scanlan, AsstVP&TO
Deborah A. Garon, AsstTO

Highland

FIRST NATIONAL BANK
P.O. Box 10 62249
618/654-2331 Tr$19 Mil
Hd: Mildred Weidner, VP&SrTO

LANDMARK BANK OF HIGHLAND
1223 Broadway 62249
618/654-4511 Tr$33 Mil
Hd: Fred M. Schneider, TO
Joan L. Deuser, AsstTO

Highland Park

NBD TRUST COMPANY OF ILLINOIS
513 Central Ave. 60035
312/432-1800
(Trust Office of NBD Trust Company of Illinois, Evanston)
TrMgr: Katharine E. Blumenthal, VP&TO

Hinsdale

FIRST ILLINOIS BANK & TRUST
5 N. Lincoln 60521
312/579-4426
(Branch of La Grange)
Hd: George H. Starmann, III, ExecVP&SrTO
Penny Berger, VP

Homewood

BEVERLY TRUST COMPANY
175th at Halsted St. 60430
312/957-2288
(Branch of Chicago)

COMMUNITY BANK OF HOMEWOOD-FLOSSMOOR
18600 Dixie Hwy. 60430
312/799-2800
Hd: Vincent C. Yager, TO
Julie L. Maggio, AsstTO

Hoopeston

CITY NATIONAL BANK
Lock Drawer 9 60942
217/283-6671 Tr/o$3 Mil
Hd: Byron Hedgecock, Pres
TrOpers: Debbie Dixon
William Penicook, VP&AsstTO

COMMUNITY BANK
P.O. Box 70 60942
217/283-7733 Tr/u$1 Mil
(Branches in Hoopeston & Wellington)
Hd: E. Alan Bugg, Pres&CEO
PersTr: W. Thomas Roberts, SrVP&AsstTO
CorpTr: Vicki Jackson, AsstTO

Itasca

ITASCA BANK & TRUST
308 W. Irving Park Rd. 60143
312/773-0350 Tr$16 Mil
Hd: Jules V. Meyering, TrCoun

Jacksonville

ELLIOTT STATE BANK
73 Central Park Plaza 62650
217/243-6511 Tr$64 Mil
Hd,PersTr,CorpTr,EmplBen,Nb:
C. Matthew A. Smith, SrVP&TO
TrInv: Mary N. Haney, AsstTO
Farm: Allan Worrell, AsstVP&FM
Daniel Newton, AsstFM
TDP,TrOpers: Betty Rothdeutsch, AsstTO

THE FARMERS STATE BANK & TRUST CO.
200 W. State St. 62651
217/245-5131 Tr$49 Mil
Hd: Robert E. Linde, VP&TO
TrInv: Richard R. Hudson, TO
TrOpers: Terri R. Hall, AsstTO

Jerseyville

THE STATE BANK OF JERSEYVILLE
117 S. State St., P.O. Box 10 62052
618/498-2151 Tr$9 Mil
Hd: Sharon L. Drainer, AsstTO
EmplBen: Sonja Shaw, AsstCsh

Joliet

FIRST AMERICAN BANK OF WILL COUNTY
(A Wholly Owned Subsidiary of First American Bank Corp.)
1812 W. Jefferson St. 60436
815/725-5111 Tr$100 Mil
(Branch of Dundee)
Hd: James Schlag, VP&TO
William A. Reiss, Pres&TO
Wallace J. Wolff, VP&SrTO

FIRST MIDWEST BANK/ILLINOIS
(Formerly Union National Bank & Trust Co. of Joliet and National Bank of Joliet)
50 W. Jefferson St. 60431
815/727-1306 Tr$273 Mil
(Branches in Lake Forest & Morris)
CLIENT SERVICE & SALES GROUP
Mgr: Terry G. Beaudry, VP&SrTO
Nb: William R. Schlinkert, VP&TO
COMMERCIAL
Robert E. Kuzma, AsstVP&TO
Michael Vezzetti, TO
CONSUMER
Ronald J. Erjavec, VP&TO
John Kramer, AsstVP&TO
Karyn A. Rodriguez, TO
Corrine Pepperman, TO
LAND TRUST
Judith M. Holmes, TO
TRUST OPERATIONS GROUP
Mgr: Nancy J. Schaefer, AsstVP&TO
ASSET MANAGEMENT GROUP
Mgr: Paul E. Gantzert
W. Ray Dixon
Rhonda Bowker

FIRST NATIONAL BANK
78 N. Chicago St. 60431
815/726-4371 Tr/o$85 Mil
Hd: Wayne Huffman, VP&TO
Jeri Madison, TO
Mary Ann Tondini, AsstVP

Jonesboro

FIRST NATIONAL BANK
Public Square 62952
618/833-4546 Tr/o$2 Mil
Hd: Tirzah M. Tweedy

Kankakee

FIRST OF AMERICA TRUST COMPANY
189 E. Court St. 60901
815/937-3687 Tr$85 Mil
(Trust Offices in Bannockburn, Belvidere, Ottawa, Peoria & Rockford)
Hd: Richard Berg, SrVP&SrTO
EmplBen: Robert F. Moffatt, AsstVP&TO
PersTr: D. C. Schoolman, TO
Jon Weichbrodt, Adm
Land Trusts: Carol Harrison, Adm

FIRST NATIONAL BANK OF KANKAKEE COUNTY
101 Meadowview Ctr., P.O. Box 746 60901
815/935-7000
Hd: Ronald R. Cauley, ChmBd

FIRST TRUST & SAVINGS BANK
P.O. Box 112 60901
815/937-7740 Tr$86 Mil
Hd: Mark F. Polzin, SrVP&SrTO
PersTr: Patrick B. McCullough, VP&TO
TrOpers: Kristin Rattin, TOpMgr
PersTr,CorpTr,TrInv: Marianne Stevenson, AsstVP&TO
Nb: Robert Reich, TO
EmplBen: Michael D. Arrington
Glen Rewerts, AsstCsh&TrAdmin
Farm: Steven Wirth, VP
Billy Treece, SrFM
John Tammen, FM

Kansas

KANSAS STATE BANK
P.O. Box 368 61933
217/948-5191
Hd: Joseph Schuessler, Pres
Myrna F. Kirkham, AsstTO

Kempton

KEMPTON STATE BANK & TRUST
P.O. Box 38 60946
815/253-6271 Tr/u$1 Mil
Ann K. Shapland, ExecVP&TO
Jodi L. Moritz, Csh&TO

La Grange

FIRST ILLINOIS BANK & TRUST
14 S. La Grange Rd. 60525
312/579-4455 Tr$200 Mil
(Trust Office in Hinsdale)
Hd: George H. Starmann, III, ExecVP&SrTO
Michael B. Lahti, AsstVP&TO
John M. Calvert, VP
Lynda Puncochar, TO
Patrice B. Grant, TO
Maureen A. Rata, TO
Marilyn Sadjak, TO
Judith Lane, AsstVP&IO
William K. Lynch, IO
EmplBen: Bruce G. Skedd, AsstVP
Land Trust: Ruth Reid, TO

FIRST NATIONAL BANK OF LA GRANGE
P.O. Box 69 60525
312/482-7700 Tr$30 Mil
Hd,PersTr,TrInv,TrOpers,Nb: George F. Metzler, VP&TO
PersTr,LandTr: Maura Rowley

La Salle

LA SALLE NATIONAL BANK
105 Marquette St. 61301
815/223-7300 Tr$10 Mil
Hd: F. G. Bichl, Jr., ExecVP&TO
Charles D. Faletti, TO
Marjorie B. Utz, AsstTO

LA SALLE STATE BANK
P.O. Box 462 61301
815/223-8800 Tr$10 Mil
Hd: D. Lawler, ExecVP&TO
V. Lannon, AsstTO

Lake Forest

FIRST MIDWEST BANK/ILLINOIS
241 E. Deerpath Ave. 60045
312/234-7004
(Branch of Joliet)
William R. Schlinkert, VP&TO

NORTHERN TRUST BANK/LAKE FOREST
265 E. Deerpath 60045
312/234-5100 Tr$500 Mil
Hd: Ronald E. Moss, SrVP
TrInv: Peter A. Massa, VP
TrOpers: Mellford A. Morris, TOpO
TrTax: Richard Ferris, 2nd VP
EmplBen: Gerald Hoffman, 2ndVP
EstAdmin: John M. Hakes, VP
PersTr: Ronald Eich, VP
Laura Olson, 2ndVP
Elizabeth McCabe, TO
Mary Ann Hartwick, 2ndVP
LandTr: Ronald L. Kilgus, TO
Peggy A. Peters, TO
Nb: Robert Holt, VP

21% of the readers of
TRUSTS & ESTATES
are involved in endowment funds.

Lansing

AMERICAN NATIONAL BANK OF LANSING
3115 Ridge Rd. 60438
312/474-6161 Tr$14 Mil
Hd: Jerome M. Gardberg, VP&TO

FIRST NATIONAL BANK
Ridge Rd. at Roy St. 60438
312/474-1300 Tr$61.2 Mil
Hd: Thomas C. Cornwell, SrVP&TO
PersTr,EmplBen: Carol J. Brandt, TO
TrOpers,TDP: C. R. Peterson
LandTr: David A. DeYoung, TO

Lawrenceville

FIRST BANK OF LAWRENCE COUNTY,N.A.
P.O. Box 597 62439
618/943-3336
Hd: James Burns, Pres&TO

Lexington

PEOPLES BANK
P.O. Box 66 61753
309/365-2911 Tr$7 Mil
Hd: James M. Killion, ExecVP&TO
TrInv: Parker Kemp, Pres
TrOpers: Sue Noland, AsstTO

Lincoln

STATE BANK
508 Broadway 62656
217/735-5551 Tr$9 Mil
Hd: Elton V. Huntington, TO

Lisle

LA SALLE BANK OF LISLE
Trust Facility
4733 Main St. 60532
312/969-8100
(Branch of Chicago)
Joseph Shultz, SrVP
John Horvat, VP

Litchfield

THE BANK AND TRUST COMPANY
P.O Box 410 62056
217/324-3935 Tr/o$27 Mil
(Facilities in Farmersville & Harvel)
Hd: Joann H. Anderson, VP&TO
Charles Bierbaum, AsstTO
Sandra K. Rosenthal, AsstTO
TrOpers: Toi Kruse, OpersMgr
FM: R. Kent Redfern, VP

Lockport

FIRST NATIONAL BANK OF LOCKPORT
800 S. State St. 60441
815/838-2000
Donna J. Wroblewski, TO

Lombard

COLE TAYLOR BANK/YORKTOWN
1 Yorktown Ctr. 60148
312/629-3800 Tr$5 Mil
Hd: Robert F. Corey, ExecVP
PersTr,EmplBen: John Hommel, VP&TO
TrOpers: Richard A. Block, VP&SrTOpO
TDP: Douglas R. Burmeister, AsstVP&TOpO

EDGEMARK BANK
(Land Trusts Only)
211 W. St. Charles Rd. 60148
312/627-3100 Tr/u$1 Mil
Hd: Robert C. Iorii, Pres&TO

WEST SUBURBAN BANK
701-711 S. Westmore 60148
312/629-4200 Tr$30 Mil
Hd: A. Paul Aleksy, Jr., VP&TO

ILLINOIS (Cont'd)

Lovington

HARDWARE STATE BANK
P.O. Box 107 61937
217/873-4313 Tr/u$1 Mil
Hd,PersTr,CorpTr: E. Ray Duncan, Pres&TO
A. Faye Daily, VP,Csh&TO

Lyons

BANK OF LYONS
8601 W. Ogden Ave. 60534
312/447-5600
Hd: A. V. Loulousis, TO

Macomb

CITIZENS NATIONAL BANK
127 South Side Square 61455
309/833-4551
Hd,PersTr,Prob,EmplBen,TrInv,Nb,DisBrkg:
Alice Thorman, SrTO
PersTr: Gary Reed, TO
Debby Carson, AsstTO
Farm: C. C. Spencer, VP&FM
Michael J. Kelly, FM

UNION NATIONAL BANK
119 N. Randolph St. 61455
309/833-4111 Tr$25 Mil
Hd,PersTr,TrInv,EmplBen,TrOpers:
Herbert L. Strong, VP&TO
CorpTr,Nb: Karen K. Johnston, AsstTO

Maple Park

FIRST STATE BANK
P.O. Box 218 60151
815/827-3251
Hd: Joe Pruess, Pres&TO
TrOpers: David Goodman, AsstVP&AsstTO

Marengo

MARENGO STATE BANK
100 W. Washington 60152
815/568-7236 Tr$1 Mil
Hd: James Zenk, VP&Csh

Marion

FIRST BANK & TRUST CO.
701 N. Court 62959
618/993-6991
(Branch of Mt. Vernon)
Hd: James H. Wheeler, Jr., VP&TO
Darla Wilks, AsstTO

Marshall

DULANEY NATIONAL BANK
P.O. Box 69 62441
217/826-2392 Tr$1 Mil
Hd: Dale H. Murphy, Pres&TO
Norma Milton, AsstCsh&AsstTO

Martinsville

MARTINSVILLE STATE BANK
P.O. Box D 62442
217/382-4145
Hd: B. R. Calvert, AsstVP

Mascoutah

LANDMARK TRUST COMPANY
10950 Lincoln Trail 62208
618/398-7878 Tr$143 Mil
Robert L. Finder, Pres&CEO
EmplBenPlng,Adm: Thomas J. Neuner, VP
TrInv: Allen A. Roche, VP
Admin,Opers: Patricia E. Fitzgerald, VP
EstPlng,BusDev: Edward L. Armstrong, VP
Adm,Tax: Norman W. Thompson, TO
Adm: Melinda S. Markham, TO
James C. Law, TO
TrOpers: Beverly L. Conreaux, TO
EmplBenAdm: Catherine M. Jarvis, TO

MAGNA OF MASCOUTAH
121 E. Main St. 62258
618/566-2333
Hd: Don Schaack, Pres&TO
TDP: Muriel Brockmeier, AsstTO

Matteson

BEVERLY TRUST COMPANY
4350 W. 211th St. 60443-2400
312/747-0200
(Branch of Chicago)
Hd: Alyne Polikoff, SrTO

Mattoon

CENTRAL NATIONAL BANK OF MATTOON
P.O. Box 609 61938
217/234-6434 Tr$28.8 Mil
Hd: Keith Koets, VP&TO
Ralph Ingram, AsstTO
TrOpers: Debbie Hilligoss, Supv
Farm: Al Volk
AgriSvcs: Brenda Hedrick

FIRST NATIONAL BANK, MATTOON, ILLINOIS
P.O. Box 499 61938
217/234-7454 Tr$90 Mil
Hd: Dan R. Cunningham, SrVP&TO
PersTr: Clark W. Brogan, LLD, VP&SrTO
Janet L. Grove, LLD, TO
Michael J. Hagen, TO
TrInv: Robert D. Carr, TO
TrOpers: Dwight E. Morse, TO
Farm: Gary J. Boske, VP&DirFMSvcs
Mark C. Cox, FM
Thomas Chamberlain, FM
Rodney Morris, FM
Doug Bluhm, FM

Maywood

MAYWOOD-PROVISO STATE BANK
411 Madison St. 60153
312/345-1100 Tr$14 Mil
Hd: Nancy K. Kelley, Pres&TO
PersTr: Margaret J. Brennan, VP&TO

Mazon

MAZON STATE BANK
606 Depot St. 60444
815/448-2102
Hd: Robert W. Breisch, TO
Marsha B[illegible]os, AsstTO

The Directory of Trust Institutions is included in a T&E subscription!

McHenry

McHENRY STATE BANK
3510 W. Elm St. 60050
815/385-1040 Tr$65 Mil
Hd: Philip S. King, VP&SrTO
TrOpers: Nancy Majercik
PersTr: Gerald L. Helt, TO
EmplBen: William J. Taylor, TO

Melrose Park

MELROSE PARK BANK & TRUST
17th Ave. & Lake St. 60160
312/681-8600 Tr$30 Mil
Hd,TrInv,EmplBen,Nb: Barbara J. Karg, VP&TO
PersTr,CorpTr: Sandra M. Wallick, AsstVP&TO
TrOpers,TDP: Elizabeth Cordova

Mendota

FIRST STATE BANK
706 Washington, P.O. Box 250 61342
815/539-6731 Ext. 48 Tr/o$2 Mil
Hd: Robert Ritter, Pres&TO
TrOpers: Brenda Haynes, AsstTO
Tim McConville, AsstTO
Gaylon H. Ehlers, AsstTO
Kenneth G. Kurth, AsstTO

NATIONAL BANK OF MENDOTA
P.O. Box 190 61342
815/539-9346 Tr$18 Mil
Hd: Verona Whitmore, ExecVP&TO
Dwight G. Heckert, Pres&TO
Linda K. Lauer, AsstTO

Metropolis

THE CITY NATIONAL BANK
423 Ferry St. 62960
618/524-2161
Hd: Lester Mittendorf, Pres

THE NATIONAL STATE BANK
401 Ferry St., P.O. Box 529 62960
618/524-9316 Tr$2.8 Mil
Hd: Roy Moorman, Pres&TO
Donald Rottmann, ExecVP&AsstTO

Milford

CITIZENS STATE BANK
36 E. Jones St. 60953
815/889-4131 Tr/u$1 Mil
Hd: Arthur R. Murray, Pres
PersTr,CorpTr,TrInv,EmplBen,Nb:
James Cross, ExecVP
ComTrF,TrOpers: Chris J. Murray, VP

Millstadt

FIRST NATIONAL BANK
3 E. Washington St. 62260
618/476-1351 Tr/u$2 Mil
Hd: Orville Koerber, VP&TO

Minier

FIRST FARMERS STATE BANK OF MINIER
206 W. Central Ave. 61759
309/392-2623
Hd: Bruce Otto, AsstTO

Minonk

MINONK STATE BANK
P.O. Box 155 61760
309/432-2552 Tr$6.3 Mil
Hd: Stephen O'Riley, TO
Robert Hakes, AsstTO
Mary Lou Jacek, TrAsst

85% of the readers of
TRUSTS & ESTATES
are involved in personal trusts.

Moline

FIRST MIDWEST BANK/WESTERN ILLINOIS
506 15th St. 61265
309/797-7600 Tr$374.3 Mil
Hd,Nb: Gerald W. Saunders, SrVP&Mgr-TrDept
PersTrAdmin,TrOpers: Dennis Norling, VP&Mgr
TrInv,PersTr: Kent G. Farley, VP&TO
PersTr: John D. Martin, VP-TrAdmin
Tom Gayan, TrAdmO
Scott Raes, TrAdmO
Stephen Dembosky, TrAdmO
William Grimes, TrAdmO
Est,PersTr: Judy Bingman, AsstTO
Acct&Tax: Diane Litterst, AsstTO
TrOpers: Charles A. Peterson, VP&Mgr
Carol Peterson, AsstVP-TrAdmin
TrSecur: Mary Watkins, TO

FIRST NATIONAL BANK OF MOLINE
501 15th St. 61265
309/757-8460 Tr$108 Mil
Hd,EmplBen: Jack L. Leiby, VP&TO
PersTr,CorpTr,TrInv: D. C. Van DeWiele, VP&TO
TrOpers: L. D. Dellitt, AsstVP&TO
Nixola A. Barnes, TOpO&AsstCsh
Nb: Cheri Treiber, TrMktgO

Momence

PARISH BANK & TRUST CO.
P.O. Box 228 60954
815/472-2676
Hd: John A. Parish, Pres&TO

Monmouth

NATIONAL BANK OF MONMOUTH
100 E. Broadway 61462
309/734-7981 Tr$21.5 Mil
Hd: Frederick H. Stanton, TO

Monticello

FIRST STATE BANK
201 W. Main St. 61856
217/762-9431 Tr/u$2 Mil
John W. Corley, Pres&Chm

NATIONAL BANK OF MONTICELLO
P.O. Box 391 61856
217/762-2111 Tr$11.4 Mil
Hd: William E. Max, VP&TO
Tiana S. Montgomery, TrAsst

Morris

THE FIRST MIDWEST BANK/ILLINOIS
220 W. Main St. 60450
815/942-0121
(Branch of Joliet)
Karyn A. Rodriguez, TO

GRUNDY COUNTY NATIONAL BANK
201 Liberty St. 60450
815/942-0130 Tr$12 Mil
Hd: Kathleen P. Doran

Morton Grove

FIRST NATIONAL BANK OF MORTON GROVE
6201 Dempster St. 60053
312/965-4400
(Trust Office of The Mid-City National Bank Of Chicago)
Hd: William A. Thuma, Jr., VP&TO
Jose O. Torres, TO

Mt. Carmel

BANK OF MT. CARMEL
P.O. Box 10 62863
618/263-3833
Hd: Gena Guisewite, Pres&TO

SECURITY BANK & TRUST CO.
P.O. Box 193 62863
618/262-8687 Tr$25 Mil
Hd: James P. Dawson, VP&TO
TDP: Lita Williams, AsstVP
TrOpers: David Crow

Mt. Morris

CITIZENS STATE BANK
P.O. Box 151 61054
815/734-4116 Tr$2 Mil
Hd: Helen Borneman, TO
Albert R. Kersten, AsstTO

Mt. Prospect

FIRST NATIONAL BANK OF MT. PROSPECT
Land Trusts
P.O. Box 319 60056
312/392-1600
John Eilering, Pres&TO
Elizabeth C. Schlaver, AsstVP&TO

THE FIRST CHICAGO BANK OF MT. PROSPECT
111 E. Busse Ave. 60056
312/398-4131
(Office of First United Trust Company, Oak Park)
Peter D. Walter, SrVP
Paul M. Greene, AsstVP
Nb: Thomas J. Clark, SrVP

Mt. Vernon

BOATMEN'S BANK OF MT. VERNON
Main and Ninth Sts. 62864
618/242-4000 Tr$20.5 Mil
Hd: David Busby, TO
James B. Kelley, AsstTO

FIRST BANK & TRUST CO.
P.O. Box 1149 62864
618/242-6521 Tr$8 Mil
(Branch in Marion)
Hd: James H. Wheeler, Jr., VP&TO
Darla Wilks, AsstTO

Murphysboro

THE CITY NATIONAL BANK
1301 Walnut St. 62966
618/684-3191 Tr$13 Mil
Branch in Carbondale)
Hd: Gregory M. Flanigan, TO
Arlene Brown, AsstTO
Linda Spradling, Clerk

FIRST BANK & TRUST CO. OF MURPHYSBORO
P.O. Drawer 219 62966
618/687-1711 Tr$1 Mil
Hd: Linda Holmes, TO

Naperville

FIRSTAR NAPER BANK, N.A.
P.O. Box 210 60566
312/983-8800 Tr$105 Mil
Hd: Edward W. Bozett, SrVP
Dale A. Jordan, VP
Donna Misner, AsstTO

HARRIS BANK NAPERVILLE
503 N. Washington St. 60565
312/420-3546 Tr$45 Mil
Hd: Mark E. Rice, VP&TO
PersTr: Bradley Kreiter, TO
TrInv: Jeffrey Cordwell, TO

New Berlin

WARREN-BOYNTON STATE BANK
P.O. Box 19 62670
217/488-6091 Tr/u$1 Mil
Hd: Robert Pfeffer, Pres&TO

New Lenox

NEW LENOX STATE BANK
110 W. Maple St. 60451
815/485-7500 Tr$3 Mil
JoAnn Gleason, TO

Newton

FIRST NATIONAL BANK
P.O. Box 32 62448
618/783-8411
Hd: Maurice D. Farmer, Pres&TO
Delane S. Cleaver, ExecVP&AsstTO

Normal

THE PEOPLES BANK
210 Broadway 61761
309/452-1171 Tr$12.507 Mil
Hd,PersTr,CorpTr: Melvin D. Schultz, VP&TO
Steven Lott, AsstTO&FM
Barbara Adams, AsstTO

Northfield

NBD TRUST COMPANY OF ILLINOIS
400 Central Ave. 60093
312/441-4000
(Trust Office of NBD Trust Company of Illinois, Evanston)
TrMgr: Mary D. White, VP&TO

Oak Brook

OAK BROOK BANK
2021 Spring Rd. 60521
312/571-1050 Tr$35 Mil
Hd: H. Susan Jones, SrVP&TO
Laura Hughes, AsstVP

Oak Park

THE FIRST CHICAGO BANK OF OAK PARK
1048 Lake St. 60301-1185
312/383-1000
(Office of First United Trust Company, Oak Park)
Thomas S. Palmer, VP
M. Gail Fitzgerald, VP
Dennis J. Carrara, TO

FIRST COLONIAL TRUST COMPANY
104 N. Oak Park Ave. 60301
312/383-2299 Tr$240 Mil
Hd: Frank J. Roth, Pres
Robert R. Lopardo, SrVP
Gary R. Bennett, VP/Opers&Treas
Donald Bonistalli, VP
William E. Tierney, 1stVP
Mary Rooney, AsstVP

FIRST UNITED TRUST COMPANY
1048 Lake St. 60301-1194
312/524-3500 Tr$425 Mil
(Offices in The First Chicago Bank of Mount Prospect, The First Chicago Bank of Oak Park & The First Chicago Bank of Fox Valley, St. Charles)
Hd,Nb: Thomas S. Palmer, Pres&CEO
Adm: M. Gail Fitzgerald, SrVP
TrInv,ComTrF: Frederick L. Hennings, SrVP
EmplBen: David F. Giesen, VP
TrOpers: Frank G. Santschi, AsstVP

SUBURBAN TRUST & SAVINGS BANK
840 S. Oak Park Ave. 60304
312/848-6700 Tr$38 Mil
Hd: Christopher P. Joyce, SrVP&TO
PersTr,TrOpers: Ramona Zavattaro, VP&TO
LandTr: Rae Matthieu, TO

Oakbrook Terrace

CONTINENTAL BANK OF OAKBROOK TERRACE
17 W. 695 Roosevelt Rd. 60181
312/495-3100

ILLINOIS (Cont'd)

O'Fallon

FIRST BANK & TRUST COMPANY OF O'FALLON
200 S. Lincoln Ave. 62269
618/632-3664 Tr$16 Mil
Hd: Donna Kloustermeyer, TO
Don Fitzgerald
John Rohleder
Ernie Chappel
Ann Goodin
Scott Emmett
Trisha Moeller

Ogden

THE FIRST NATIONAL BANK
East Ave. & Broadway 61859
217/582-2175 Tr$2 Mil
Robert H. Behnens, Pres&TO
Hd: Carolyn J. Sadler, SrVP&TO
TDP: Sharon K. Stevens, VP&Csh

Olney

FIRST NATIONAL BANK IN OLNEY
P.O. Box 100 62450
618/395-8541 Tr$2 Mil
Hd,PersTr,CorpTr: Wayne Houchin, TO

OLNEY TRUST BANK
P.O. Box 158 62450
618/395-4311 Tr$6 Mil
Hd,TrInv: Lawrence J. Weber, Sr., Pres&TO
TrOpers: Sandra Purdy, TO

Orland Hills

BEVERLY TRUST COMPANY
8811 W. 159th St. 60477
312/403-6407
(Branch of Chicago)
Thomas G. Clifford, TO

Ottawa

FIRST NATIONAL BANK
701-703 La Salle St. 61350
815/434-0044, Ext. 241 Tr$24 Mil
Hd: Donald J. Harris, VP&TO
David Turk, AsstTO
Mary Anderson, AsstTO
Janice Stalter, AsstTO

Palatine

FIRST BANK & TRUST CO. OF ILLINOIS
300 E. Northwest Hwy. 60067
312/358-6262 Tr$25 Mil
Hd,TrInv,Nb: Robert G. Hershenhorn, Chm&TO
PersTr,CorpTr,LandTr,TrOpers:
Gloria Rockow, AsstTO

SUBURBAN NATIONAL BANK OF PALATINE
P.O. Box 39 60078
312/359-1070 Tr$25 Mil
Hd: Daniel L. Curry, SrVP&TO

Palestine

FARMERS STATE BANK
P.O. Box 218 62451
618/586-5201 Tr$1.8 Mil
Hd: Owen M. Landrith, Pres&TO
Judith K. Adams, VP&TO

Palos Heights

PALOS BANK & TRUST CO.
12600 S. Harlem Ave. 60463
312/448-9100 Tr$20 Mil
Hd,Nb,TrInv: Jeffrey C. Scheiner, VP&TO
PersTr: Barbara A. Danaher, AsstTO
TrOpers: Helen Pappas, TrMgr
LandTr: Mary Kay Burke, LandTrAdm

WORTH BANK & TRUST
11850 S. Harlem Ave. 60463
312/448-6500 Tr$10 Mil
(Branch in Worth)
Hd: Richard T. Topps, VP&TO
Admin,Inv: Kirk E. Rascher, AsstTO
TrOpers: Mary T. Ciciora, Mgr

Paris

CITIZENS NATIONAL BANK
110-114 W. Court St. 61944
217/465-7641 Tr/o$35 Mil
Hd: W. L. Milbourn, Pres&TO
PersTr,TrInv,TrOpers: Joseph L. McDaniel, SrTO
TrOpers: Gayla McDaniel, AsstTO

EDGAR COUNTY BANK & TRUST CO.
101 W. Wood 61944
217/465-4154
Hd: William B. Dennis, TO

Park Ridge

FIRST STATE BANK & TRUST CO. OF PARK RIDGE
(Land Trust Only)
P.O. Box 718 60068
312/692-4114
Hd: Eugene T. Carter, Pres
LandTr,TrOpers,Nb: Tom Olen, AsstVP&AsstTO
Geraldine Cooper, VP&AsstTO
Carolyn Sime, AsstVP&AsstTO

NBD TRUST COMPANY OF ILLINOIS
One S. Northwest Hwy. 60068
312/399-4100
(Trust Office of NBD Trust Company of Illinois, Evanston)
TrMgr: Arthur J. Pedgrift, VP&TO

Pekin

AMCORE BANK N.A. PEKIN
111 N. 6th St. 61554
309/347-7781 Tr$14 Mil
Hd: Alice M. Hudson, VP&TO

HERGET NATIONAL BANK
33 S. 4th St. 61554
309/347-1131 Tr$65 Mil
Hd: Henry A. Jones, VP&TO
Delores M. Eagleston, TO
Jeffrey Lange, TO

Peoria

COMMERCIAL NATIONAL BANK OF PEORIA
301 S.W. Adams St. 61631
309/655-5590 Tr$900 Mil
Hd: Douglas S. Stewart, SrVP
PersTr: Hayne Ellis, III, VP
Cathy S. Butler, VP
Prob: David H. Welch, VP
TrInv: L. Edward Knox, AsstVP
EmplBen: Howard P. Gallatin, VP
BusDev,Nb: Patti A. Abel, TBDO
TrOpers: Anna M. Reliford

FIRST NATIONAL BANK OF PEORIA
416 Main St. 61602
309/676-1311 Tr$210 Mil
Hd: David J. Zimmer, VP&SrTO
PersTr: Richard A. Ballor, AsstVP&SrTO
TrInv,ComTrF: Thomas Schuneman, TrInvO
EmplBen: Bernard R. Filzen, AsstVP
TrOpers: Sherry Wolfe

JEFFERSON TRUST & SAVINGS
124 S.W. Adams St. 61649
309/672-6174 Tr$300 Mil
Hd: Dale L. Sielaff, SrVP
PersTr,EmplBen: Kevin H. Jones, VP&SrTO
Prob: Margaret A. Mistic, AsstVP&TO
TrInv: Stephen C. Johnson, VP&SrInvO
Taxes: JoAnn Harlan, AsstTO
TrOpers: Betty L. Meyers, AsstVP&TO
Nb: Richard E. Firebaugh, VP&TO

SOUTH SIDE TRUST & SAVINGS BANK
2119 S.W. Adams St. 61602
309/676-0521 Tr$11 Mil
Hd: William E. Smith, Jr., VP&TO
Kathryn Schindler, VP&AsstTO

Peru

FIRST NATIONAL BANK IN PERU
P.O. Box 409 61354
815/223-0214
Hd: Richard Wendt, Pres&TO

Petersburg

FIRST NATIONAL BANK
P.O. Box 299 62675
217/632-7716 Tr$2 Mil
Hd: Randall A. Killebrew, Pres&TO

NATIONAL BANK OF PETERSBURG
P.O. Box 70 62675
217/632-3241 Tr$2 Mil
Hd: Lew L. Hultgren, VP&TO

Piper City

STATE BANK OF PIPER CITY
4 E. Peoria, P.O. Box 128 60959
815/686-2258 Tr/u$1 Mil
Hd: Dennis R. Smith, Pres&TO
Marjorie Bargmann, AsstTO

Pittsfield

FIRST BANK
P.O. Box 498 62363
217/285-2176 Tr$8 Mil
C. W. Losche, TO

Pontiac

BANK OF PONTIAC
300 W. Washington St. 61764
815/844-6155 Tr$38 Mil
Hd,Nb: Richard M. Winters, Pres&TO
Myron L. Otto, SrVP&TO
FM: H. Wayne Taylor, VP&TO
PersTr,CorpTr,TrInv,EmplBen,TrOpers:
Paul S. Miller, TO
TDP: Norma Weaver, AsstTO

PONTIAC NATIONAL BANK
223 N. Mill St. 61764
815/844-3171 Tr$47 Mil
C. Dean Easton, Pres&CEO
Richard Hiatt, VP&TO
Marcia E. Cox, AsstVP&AsstTO
Farm: Don Lambert, FM
Chad Hoke, AsstFM

Princeton

CITIZENS FIRST NATIONAL BANK
P.O. Box 280 61356
815/875-4444 Tr$70 Mil
Hd,Nb: Randall T. Rimington, SrVP&TO
PersTr,TrInv: Wanda Nelson, AsstVP&TO
CorpTr: Karen Hanson, AsstTO
EmplBen: Dan Wadle, JD
TrOpers: Glenna Jones

FIRST STATE BANK OF PRINCETON
815 S. Main St. 61356
815/875-2828 Tr$16 Mil
Hd: Charles W. Gebhardt, VP&TO
TrOpers: Thelma Beall, AsstVP

Princeville

PRINCEVILLE STATE BANK
P.O. Box 8 61559
309/385-4375 Tr$2 Mil
Hd: Kayleen Clelland, TO

Quincy

BOATMEN'S BANK OF QUINCY
531 Hampshire St. 62301
217/228-6230 Tr$55 Mil
Frank R. McFarland, SrVP&TO
Audrey K. Viar, SrTO

FIRST BANKERS TRUST COMPANY
1201 Broadway 62301
217/228-8060 Tr$33 Mil
Donald K. Gnuse, Pres&TO
Carmen Walch, TO
Elenora Williams, VP&TO

MERCANTILE TRUST & SAVINGS BANK
440 Maine St., P.O. Box 371 62306
217/223-7300 Tr$155 Mil
Hd,PersTr,Prob,TrInv,EmplBen,Nb:
Lyle L. Dake, VP&SrTO
PersTr: Jo Ann Wilmott, TrAdmO
Tamara Reed, TrAdm
TrOpers: Mary Schnelle, TOpAsst
Farm: David Spencer, AsstVP&FM

STATE STREET BANK & TRUST CO.
P.O. Box 141 62306
217/223-6480 Tr$18 Mil
Hd: Steve Akers, SrVP&TO
TrOpers: Joyce Fairley, AsstTO

Rantoul

BANK OF RANTOUL
201 E. Champaign, P.O. Box 67 61866
217/892-2143 Tr$10 Mil
Hd: Thomas B. Bryan, Pres&TO
Raymond R. Uken, ExecVP&TO

River Forest

RIVER FOREST STATE BANK & TRUST CO.
7727 Lake St. 60305
312/771-2500 Tr$4 Mil
Hd,TrOpers: Anne Dunne, TO

Riverside

FIRST AMERICAN BANK OF CHICAGO
(A wholly owned subsidiary of First American Bank Corporation)
15 Riverside Rd. 60546
312/442-9600 Tr$100 Mil
(Branch of Dundee)
Wallace J. Wolff, VP&SrTO
Richard L. Powers, ExecVP
Joseph A. Barrett, AsstVP&TO

Robinson

CRAWFORD COUNTY STATE BANK
P.O. Box 531 62454
618/544-8666 Tr$13 Mil
Hd: Gregory P. Meador, ExecVP&TO

THE FIRST NATIONAL BANK IN ROBINSON
P.O. Box 679A 62454
618/544-8686 Tr$18 Mil
Hd: Jim Rogers, SrVP&ChTO
David Musgrave, Pres&TO

Rochelle

THE FIRST NATIONAL BANK & TRUST COMPANY OF ROCHELLE
510 Lincoln Hwy. 61068
815/562-5571 Tr$2 Mil
Hd: Theodore L. Tilton, SrVP

Rock Falls

ROCK FALLS NATIONAL BANK
P.O. Box 351 61071-0351
815/625-0520
Hd: Alan Connelly, TrInvO

Rock Island

FIRST OF AMERICA TRUST COMPANY
100 17th St., P.O. Box 4210 61201
309/793-9321 Tr$220 Mil
Hd: W. R. Hefter, SrVP&TO
PersTr,EmplBen,Est: G. D. Vanderflugt, VP&TO
J. M. Miller, TO
PersTr,EmplBen,Est,Nb: Don Massey, TO
TrOpers,TDP: K. S. Speck, TO

THE ROCK ISLAND BANK
230 18th St., P.O. Box 4870 61204-4870
309/794-1120 Tr$50 Mil
Bryant Goodall, VP&TO
Rebecca Bitting, AsstTO

Rockford

AMCORE BANK N.A., ROCKFORD
Amcore Trust
501 Seventh St., P.O. Box 1537 61110-0037
815/968-2241 Tr$1.2 Bil
Hd: Glen W. Wilson, ExecVP&ChTO
PersTr: Jay R. Maddox, SrVP
CorpTr,TrOpers: Lois Barton, VP
TrInv: Jay F. Evans, VP
Dean Countryman, VP
ComTrF: Darrell Thompson, VP
EmplBen: Lillie L. Rude, SrVP
Nb: Patricia M. Bonavia, AsstVP

BELVIDERE NATIONAL BANK
Trust Division
1700 N. Alpine Rd. 61107-1450
815/395-6500
(Branch of Belvidere)
Scott Wortmann, TO

FIRST OF AMERICA TRUST CO.
4615 E. State St., P.O. Box 1628 61110-0128
815/968-3761 Tr$470 Mil
(Branches in Bannockburn and Kankakee)
Hd,PersTr,CorpTr,Nb: Lee R. Mayer, SrVP&TO
EmplBen: Marcia L. Mueller, AsstVP&TO
Nb: Kent Abbey, NbRep

FIRST NATIONAL BANK & TRUST CO.
401 E. State St. 61101
815/987-3720 Tr$310 Mil
Hd: Thomas M. Lower, SrVP
PersTr,Nb: Andrew C. Drendel, VP
TrInv: Robert D. Eversman, VP
EmplBen: John R. Foreman, VP
TrOpers: Thaddeus J. Dutkiewicz, AsstVP

UNITED BANK OF ILLINOIS,N.A.
United Center, 120 W. State St.
P.O. Box 464 61105
815/987-2110 Tr$110 Mil
Hd: Peter M. Wolters
PersTr,CorpTr: Carolyn M. Allison, VP&TO
TrInv: Edward M. Rounds, VP&TrInvO
EmplBen: Marianne Epps, TO
TrOpers: Laura Harker, TrAdm

Roselle/Schaumburg

HARRIS BANK ROSELLE
2401 W. Schaumburg Rd., Schaumburg 60194
312/307-2830 Tr/u$25 Mil
Hd: Russell C. Shockey, VP&TO
Ruth I. Mayerhofer, AsstVP&TO

Each reader of
TRUSTS & ESTATES
spends 1.3 hours
reading each issue.

St. Charles

HARRIS BANK-ST. CHARLES
1 E. Main St. 60174
312/377-4170 Tr$108 Mil
Hd: Carl W. Rudolph, SrVP&TO
Cheryl Fair, VP&TO
TrOpers: Ellyn Pearson, TO
Eleanor Oberst, AsstTO
Donald L. Lippert, AsstTO

ILLINOIS REGIONAL BANK N.A., ST. CHARLES
200 W. Main 60174
312/584-5500
(Branch of Elmhurst)
Debra A. Woolley, TO

Salem

SALEM NATIONAL BANK
P.O. Box 10 62881
618/548-2200 Tr$5 Mil
Hd: Cheryl Beard, TO

Schaumburg

FIRST BANK OF SCHAUMBURG
321 W. Golf Rd. 60196
312/882-4000
Hd: Catherine Fahey, VP&TO

Shannon

FIRST STATE BANK
1 S. Linn St., P.O. Box 85 61078
815/864-2111 Tr/u$1 Mil
Hd: Allen Woessner, TO

Shelbyville

FIRST TRUST BANK OF SHELBYVILLE
200 W. Main, P.O. Box 519 62565
217/774-5515 Tr$12 Mil
Hd: Robert M. Pancoast, SrVP&TO
TDP: Cheryl L. Roley

SHELBY COUNTY STATE BANK
130 S. Morgan St., P.O. Box 369 62565
217/774-3911
Hd: Michael T. Dove, Pres&TO
Charles Lane, ExecVP&TO
Janet Reynolds, AsstTO
David Price, FM

Skokie

THE COLE TAYLOR BANK
4400 Oakton St. 60076
312/674-4400
(Branch of Chicago)
Nb: Carol Ennis, VP&TO

FIRST AMERICAN BANK
(A Wholly Owned Subsidiary of First American Bank Corp.)
4949 Old Orchard Rd. 60077
312/679-2200 Tr$100 Mil
(Branch of Dundee)
Wallace J. Wolff, VP&SrTO
Jane Nagel, AsstVP&TO
I. A. Backstrom, VP&TO

NBD TRUST COMPANY OF ILLINOIS
8001 Lincoln Ave. 60077
312/673-2500
(Trust Office of NBD Trust Company of Illinois, Evanston)
Hd: Richard M. Jung, VP&TO

South Holland

SOUTH HOLLAND TRUST & SAVINGS BANK
16178 S. Park Ave., P.O. Box 366 60473-1524
312/333-2600 Tr$32 Mil
Hd,PersTr,CorpTr: Jack Dolenberg, SrVP&TO

ILLINOIS (Cont'd)

★Springfield

FIRST NATIONAL BANK
201 S. 5th St. 62701
217/753-7358 Tr$550 Mil
Hd: Albert J. Gardner, VP&ChTO
PersTr: William Ebert, AsstVP&TO
CorpTr: Keri Ratliff, TO
TrInv,ComTrF: G. E. Gifford, VP
CorpTr,TrOpers: Patricia Cook, VP
EmplBen: Jennifer Johnson-Rahn, AsstVP&TO
Nb: Linda Waldron
TDP: Ed Ely
Farm: Don Farrow, VP&FM
City: Richard Poock, CityPropMgr

ILLINOIS NATIONAL BANK
One Old Capitol Plaza North 62705
217/753-7200 Tr$239 Mil
Hd,EmplBen: A. Richard Seminaro, VP
PersTr: Theresa M. Kean, TO
Diane C. Smith, TO
CorpTr: Elizabeth A. Wisnosky, TO
TrInv: Keith D. Bell, TrInvO
EmplBen: William J. Albach, TO
TrOpers: Mark E. Ginster, TOpO

MAGNA TRUST COMPANY
Springfield Trust Center
1825 S. 6th St. 62703
217/525-6436
(Trust Office of Belleville)
S. Greg Johnson, VP&CtrMgr
Patricia Wycoff, AsstTO

MARINE BANK OF SPRINGFIELD
East Old State Capitol Plaza 62701
217/525-9745 Tr/o$1 Bil
(Branches in Marine Bank-Bloomington/Normal & Marine Bank-Champaign/Urbana)
Hd: Michael O. Gibson, SrVP
TrInv,ComTrF: Thomas W. Kienzler, VP
PersTr,CorpTr: Marie Grabavoy Neal, VP
EmplBen: Michael W. Ference, VP
TrOpers: Rex A. Alexander, VP
Farm: Dale D. Hedrick, VP

SANGAMON BANK AND TRUST
3019 Chatham Rd. 62704
217/787-3686
Hd: Chris Royal, AsstVP

TOWN & COUNTRY BANK OF SPRINGFIELD
P.O. Box 359 62705
217/787-3100 Tr/u$4 Mil
Hd: Randal Saul, TO
Henry Kirschner, TO
TrOpers: Robert L. Fulton, VP&Csh

Sterling

CENTRAL NATIONAL BANK
302 First Ave. 61081
815/626-4321 Tr$100 Mil
Hd,EmplBen,TrInv,Nb: John R. Kuczynski, SrVP
PersTr,Est: Wallis A. Adell, TO
ComTrF,EmplBen,Tx: Linda Perry, TO
TrOpers: Onnadine Hosler, TOpO

FIRST NATIONAL BANK
305 Fourth Ave. 61081
815/626-0045 Tr$21 Mil
Hd: Thomas A. Densmore, AsstVP&TO
PersTr,EmplBen: Judith Schott, AsstTO
TrOpers: Deb Oldham

Streator

FIRST MIDWEST BANK/STREATOR
401 E. Main St. 61364
815/672-2941, Ext. 213 Tr$10 Mil
Richard Geschwind, TO

UNION BANK/STREATOR
201 E. Main St. 61364
815/673-3333 Tr$36 Mil
Hd: Richard A. Fahrenkrug
TrOpers: Phillip E. Martin, AsstVP&TO
Nb: Shirley A. Smith, AsstVP&AsstTO

Sublette

FARMERS STATE BANK
P.O. Box 20 61367
815/849-5242 Tr$1 Mil
Hd: Don J. Dinges

Sullivan

FIRST NATIONAL BANK
1 S. Main St. 61951
217/728-4302 Tr$2 Mil
Hd: Harry Wilson, Chm,CEO&TO
Roger W. Tice, AsstTO

STATE BANK OF SULLIVAN
P.O. Box 253 61951
217/728-4311 Tr$1.136 Mil
Robert A. Lemler, TO
Barbara J. Burtcheard, AsstTO

Sycamore

FARMERS STATE BANK
P.O. Box 20 61367
815/895-9121
Hd: Don Dinges

THE NATIONAL BANK & TRUST CO. OF SYCAMORE
230 W. State St. 60178
815/895-2125 Tr$114 Mil
Hd: Howard A. Heidlauf, SrVP&TO
PersTr: John Boies, VP&TO
Farm: Clifford McConnell, VP&FM
PropMgt: James M. Kirby, AsstVP&Sec
EmplBen: Sharon Z. Fesler, AsstVP&AsstSec
TrOpers: Janice C. Taylor, TOpMgr
Nb: Kathryn J. Brown, TO

Taylorville

FIRST NATIONAL BANK
322 W. Main Cross 62568
217/824-2241 Tr$2 Mil
Hd: Dave Combs, Pres

FIRST TRUST & SAVINGS BANK
P.O. Box 309 62568
217/824-4955
Hd,TrInv: Robert W. Slaybaugh, II, VP&TO
PersTr: Bonnie Bruns, VP&TO

Tinley Park

HERITAGE TRUST COMPANY
17500 S. Oak Park Ave. 60477
703/614-0390 Tr$38 Mil
Joyce V. Cunningham, SrVP&TO
Cynthia T. Sikora, AsstVP&TO
LandTrust: Linda Lutz
EmplBen: Lynda Blust, TrAdmin

Toluca

THE CITIZENS NATIONAL BANK
201 N. Main St. 61369
815/452-2321 Tr$2.1 Mil
Hd: James P. Ghiglieri, Jr., ExecVP&TO
Donald L. Whitler, Pres&TO

Triumph

THE FIRST NATIONAL BANK
47 Main St., P.O. Box 37 61371
815/539-9301 Tr/u$1 Mil
Hd: Conrad Hanley, Pres

Tuscola

FIRST NATIONAL BANK & TRUST CO. OF DOUGLAS COUNTY
100 N. Main St., P.O. Box 8 61953
217/253-3344
Hd: Douglas R. McCumber, Pres&TO
Earl R. Pendergrass, VP&AsstTO

TUSCOLA NATIONAL BANK
P.O. Box 98 61953
217/253-4711 Tr$2.0 Mil
Hd: William F. McCarty, Pres&TO
TrInv: Larry R. Kresin, SrVP&AsstTO
TrOpers,EmplBen: Lloyd A. Murphy, VP&AsstTO

Urbana

FIRST BUSEY TRUST & INVESTMENT CO.
P.O. Box 69 61801
217/384-3257 Tr$150 Mil
Hd,TrInv,ComTrF: Gene Grandone, Pres&CEO
PersTr,CorpTr: Glen Paine, ExecVP&COO
Farm: Jesse Dowell, VP&FM
EmplBen: Scott MacAdam, VP
TrOpers: Debra Trulock, TOpO
Nb: W. E. Burgard, SrVP&TO
TDP: Greg Fink, InfSvcsO

Vandalia

FIRST BANK OF FAYETTE COUNTY
P.O. Box 130 62471
618/283-2211 Tr/o$5 Mil
Hd: Ann Goodin, AsstTO

FIRST NATIONAL BANK
P.O. Box 40 62471
618/283-1141 Tr$20 Mil
Hd: Thomas G. Diekroeger, ExecVP&TO
Carol Williams, AsstTO

Villa Park

VILLA PARK TRUST & SAVINGS BANK
10 S. Villa Ave., P.O. Box 10 60181
312/834-0800 Tr$12 Mil
Hd: Thomas James, SrVP&TO

Virden

FARMERS & MERCHANTS STATE BANK
P.O. Box 619 62690
217/965-5496 Tr/u$1 Mil
Hd: Greg Toppmeyer, ExecVP&TO

STATE BANK OF VIRDEN
103 S. Springfield, P.O. Box 70 62690
217/965-3344 Tr/u$1 Mil
Hd: Larry T. Herron, TO
Joyce Coe, AsstTO

Virginia

PETEFISH, SKILES & CO.
P.O. Box 18 62691
217/452-3041 Tr$6 Mil
Hd: William M. Yaple, Chm&TO
Reginald Jokisch, Pres&TO

Warsaw

HILL-DODGE BANKING CO.
P.O. Drawer A 62379
217/256-4224 Tr$2 Mil
Hd: Gary E. Beeler, VP&TO

Watseka

FIRST TRUST & SAVINGS BANK
120 E. Walnut 60970
815/432-2494 Tr$9 Mil
Hd: Warren Hansen, ExecTO

WATSEKA FIRST NATIONAL BANK
216 S. Fourth St., P.O. Box 447 60970
815/432-3977 Tr$15 Mil
Hd: Kerry Bell
Debbie Gudeman
John Rodda

60% of the readers of
TRUSTS & ESTATES
select investment brokers.

ILLINOIS (Cont'd)

Wauconda

WAUCONDA NATIONAL BANK AND TRUST COMPANY
486 W. Liberty St. 60084
312/526-6604 Tr$.5 Mil
Hd: Lynn Brettner, VP&TO
TrInv: Robert Hinman, ChmBd&TO

Waukegan

AMERICAN NATIONAL BANK & TRUST CO.
2323 W. Grand Ave. 60085
312/623-9000 Tr$38.5 Mil
Hd,PersTr,Nb: David B. DeSalvo, VP&TO
PersTr,LandTr,Nb: Sandra L. Shinsky, TO
TrOpers: Susan C. Gavinski, TOpO

BANK OF NORTHERN ILLINOIS, N.A.
(Formerly First National Bank of Waukegan)
1 S. Genesee St. 60085
312/623-3800 Tr$6.5 Mil
Hd: Raymond A. Eiden, Chm&TO
Catherine Biancalano, AsstTO

BANK OF WAUKEGAN
1601 N. Lewis Ave. 60085
312/244-6000
Hd: Jon W. Boswell, TO

NORTHERN STATES TRUST COMPANY
3233 Grand Ave. 60085
312/623-3233 Tr$60 Mil
Hd,CorpTr,EmplBen,Nb: Thomas F. Haider, Pres
ComTrF,TrOpers: Linda J. Nelson, AsstVP&TO
TrInv: Bradley Nickerson, VP

Wellington

WELLINGTON BANK FACILITY
(a Division of Community Bank)
P.O. Box 114 60973
815/984-3130 Tr/u$1 Mil
(Branch of Hoopeston)
Hd: E. Alan Bugg, Pres&CEO

West Chicago

WEST CHICAGO STATE BANK
P.O. Box 250 60185
312/231-1800 Tr$.750 Mil
Wayne Kuntze, Pres
Elizabeth P. Marecek, VP&TO
TrInv,Nb: Richard J. Worzala, ExecVP
Joachim J. Brown, TrCoun

Wheaton

BANK OF WHEATON
P.O. Box 687 60189-0687
312/665-0300 Tr$50 Mil
Hd: Albert C. Koontz, SrVP&TO
PersTr,TrInv,EmplBen: Gary C. Crocus, VP&TO

GARY-WHEATON BANK
E. Wesley & Cross Sts. 60187
312/665-7767 Tr$500 Mil
(Branch in Batavia)
Hd,Nb: Douglas G. Eyles, VP
PersTr: Ruth M. Bowen, VP
TrInv,ComTrF: William E. Norris, IO
EmplBen: Janice A. Lorenz, VP
TrOpers: David M. Augustyn, VP

HAWTHORNE BANK OF WHEATON
1500 N. Main St., P.O. Box 1058 60189-1058
312/665-0050
Hd: Raymond Myers, VP&TO
PersTr,TrInv: Kathy McCuen, AsstVP&TO

NBD TRUST COMPANY OF ILLINOIS
211 S. Wheaton Ave. 60187
312/665-0300
(Trust Office of NBD Trust Co. of Illinois, Evanston)
TrMgr: Albert C. Koontz, SrVP&TO

Wheeling

THE COLE TAYLOR BANK
350 E. Dundee Rd. 60053
312/537-0020
Nb: Carol L. Ennis, VP&TO

Williamsville

WILLIAMSVILLE STATE BANK
P.O. Box 379 62693
217/566-3387
Hd: John E. O'Neal, Pres&TO
Richard L. Kohl, CPA,VP&AsstTO

Wilmette

FIRST ILLINOIS BANK OF WILMETTE
1200 Central Ave. 60091
312/251-8100 Tr$84 Mil
Hd: Bruce N. Duff, SrVP&TO
Adm&Opers: Charles N. Goodnow, VP
Mgr: Olga Stokes, ClientExec&TrMgr
Mktg: Theodore R. Storlie, VP
TrInv: John Jenkins, VP
TrOpers: Bonnie Brown, TOpO

Winnetka

HARRIS BANK
520 Green Bay Rd. 60093
312/441-4444 Tr$100 Mil
Hd: John D. O'Malley, ExecVP
PersTr: Keith C. Erickson, SrVP
TrOpers: Paula Connolly, TrAdmin
Anna Gordon Schenn, AsstTO
Pat Ericksen, AsstTO

WINNETKA BANK
791 Elm St. 60093
312/441-4100 Tr$2.0 Mil
C. Andrew Lawrence, Pres
Anita E. Morris, AsstTrAdm

Woodstock

STATE BANK OF WOODSTOCK
101 S. Benton St. 60098
815/338-3131 Tr$19 Mil
Hd: Herbert W. Dakin, VP&TO

Worth

WORTH BANK & TRUST
6825 W. 111th St. 60482
312/488-6500
(Branch of Palos Heights)
Hd: Richard T. Topps, VP&TO
Admin,Inv: Kirk E. Rascher, AsstTO
TrOpers: Mary T. Ciciora, Mgr

Wyoming

WYOMING BANK & TRUST CO.
P.O. Box 230 61491
309/695-2831
Hd,PersTr,CorpTr: B. F. Backlund, ChmBd
Dean M. Jackson, Pres
Duane Brammer, ExecVP
Virginia Ford, Csh

Discretionary Trust Assets: This figure should reflect the market value of employee benefit, personal trusts, estates, and managed agencies over which each institution exercises investment discretion as reported to the F.D.I.C. on the "Annual Report of Trust Assets".

INDIANA

Akron

AKRON EXCHANGE STATE BANK
P.O. Box 217 46910
219/893-4531
Hd: Larry Car, Pres

Albion

CAMPBELL & FETTER BANK
P.O. Box 5 46701
219/636-2171
Hd: Linda Weber, TO

Alexandria

CITIZENS BANKING CO. OF ALEXANDRIA
101 N. Harrison St., P.O. Box 147 46001
317/724-4447 Tr/u$1 Mil
Hd: James Stretelmeier, TO

COMMERCIAL BANK & TRUST CO.
P.O. Box 145 46001
317/724-4453
Hd: E. Nicholas Spreen, Pres&TO

Anderson

ANDERSON BANKING CO.
931 Meridian Plaza 46015
317/646-5443 Tr$99.2 Mil
Hd: Robert L. Gustin, VP&SrTO
PersTr: James S. Stuart, TO
Joseph H. Riedel, TO
TrInv: William J. Kennedy, IO
Ronald C. Stemen, AsstIO
EmplBen: John Meyers, TO
TrOpers: Nancy K. Hooker, TOpO

CITIZENS BANKING CO.
P.O. Box 729 46015
317/646-6605
Hd: Edward Huffman, AsstVP&TO
PersTr,CorpTr,TrInv,EmplBen:
Jodi Hicks, AsstTO

STAR TRUST COMPANY
P.O. Box 967 46952
317/672-9671 Tr$25 Mil
Hd: Jack Gaddis, Pres
PersTr,CorpTr,TrInv,Nb:
P. L. Gregory, SrVP&TO
Tudor Glassburn, SrVP&TO
EmplBen: Marlis Castle, TO
TrOpers,TDP: Eileen Nisewander, TO

Arlington

ARLINGTON STATE BANK
P.O. Box 75 46104
317/663-2221 Tr/u$1 Mil
Lossie Z. Simpson, AsstTO

Attica

BANK OF WESTERN INDIANA
P.O. Box 280 47918
317/762-6721
(Branch of Covington)
Bonnie Mayfield, AsstCsh&TO

CENTRAL NATIONAL BANK & TRUST CO.
P.O. Box 249 47918
317/762-2414 Tr$1 Mil
Robert B. Folk, Pres&TO
William C. McAdams, VP&TO
Raymond G. Smyth, AsstVP&TO

Auburn

AUBURN STATE BANK
P.O. Box 229 46706
219/925-3060 Tr$21 Mil
Hd,TrInv: M. C. Haggarty, Pres&TO
PersTr,CorpTr,ComTrF,EmplBen,TrOpers,Nb:
E. S. Zeisloft, TO

CITY NATIONAL BANK
P.O. Box 389 46706
219/925-0960 Tr$5 Mil
(An affiliate of Lincoln Financial Corp.)
Hd: Gregory A. Wolf, Pres&TO

Avilla

COMMUNITY STATE BANK
P.O. Box 79 46710
219/897-3361 Tr/u$1 Mil
Hd: R. B. Helmkamp

Batesville

BATESVILLE STATE BANK
137 S. Main St. 47006
812/934-4411 Tr/u$1.687 Mil
Hd: Lloyd W. Hisrich, Pres
TrOpers: Dennis M. Harmeyer, VP&Csh
Nb: R. C. Martin, VP

FIFTH THIRD BANK OF SOUTHEASTERN INDIANA-BATESVILLE CENTER
P.O. Box 30 47006
812/934-2808 Tr$2.935 Mil
Hd: Barbara Cruse, Csh&TO

Bath

BATH STATE BANK
P.O. Box 10 47010
317/732-3118 Tr/u$1 Mil
Hd: H. Joy Thomas, TO

Berne

FIRST BANK OF BERNE
P.O. Box 369 46711
219/589-2151 Tr$7.5 Mil
Hd: Charles E. Isch, VP

Bippus

BIPPUS STATE BANK
P.O. Box 85 46713
219/344-1351 Tr/u$1 Mil
Hd: Ryan M. Warner, Pres

Bloomfield

BLOOMFIELD STATE BANK
P.O. Box 407 47424
812/384-4431
Hd: James Miller, SrVP

Bloomington

BANK ONE, BLOOMINGTON, N.A.
P.O. Box 608 47402
812/332-6351 Tr$120 Mil
(Affiliate of Indianapolis)
DeptMgr: Ronald D. Leichter, SrVP&SrTO
PersTr: Mrs. Mary V. Morrisette, VP&TO
EmplBen: Mrs. Rebecca W. Click, PenTO
Nb: James R. Phillippe, VP&TO

BLOOMINGTON BANK & TRUST
P.O. Box 549 47402-0549
812/339-1131 Tr$7 Mil
Hd: David M. Snyder, VP&SrTO
Joan Ray, AsstVP&TO

MONROE COUNTY BANK
P.O. Box 2329 47402
812/336-0201 Tr$18 Mil
R. Scott Walters, VP

Bluffton

OLD FIRST NATIONAL BANK
304 W. Market St. 46714
219/824-2510 Tr/u$2 Mil
Hd: Denise Bowman, VP,Csh&TO

Boonville

PEOPLES TRUST & SAVINGS BANK
P.O. Box 307 47601
812/897-0230 Tr$3.5 Mil
Florence R. Davis, TO
TrInv: Rita Behagg
Julia Raibley

WARRICK NATIONAL BANK
224 W. Main St., P.O. Box 31 47601
812/897-3307 Tr$24 Mil
Hd: Ronald W. Vogel, AsstVP&TO

Brazil

FIRST BANK & TRUST CO. OF CLAY COUNTY
101 W. National Ave., P.O. Box 310 47834
812/446-2581 Tr$8.8 Mil
(Branches in Clay City & Terre Haute)
Hd: Rose Mary Price, VP&TO
Charlotte Brush, Sec

RIDDELL NATIONAL BANK
P.O. Box 340 47834
812/448-2611 Tr$6.2 Mil
Hd: H. Michael Lawson, VP&TO

Brookston

FARMERS STATE BANK
P.O. Box 159 47923
317/563-3136 Tr/u$1 Mil
Hd: John F. Garrott, TO
Alberta F. Ade, AsstTO

Brookville

FRANKLIN COUNTY NATIONAL BANK
P.O. Box 37 47012
317/647-4116 Tr$1.9 Mil
Hd: Fred Chappelow, SrVP&TO
Jonathan Schuck, AsstTO

PEOPLES TRUST CO.
P.O. Box 7 47012
317/647-3591 Tr$.55 Mil
Jeannie Wilson, TO

Brownsburg

HENDRICKS COUNTY BANK & TRUST CO.
P.O. Box 230 46112
317/852-2268
(Branch in Plainsfield)
Hd: Keith P. Foist, Pres&TO

Burlington

FIRST BANK OF CARROLL COUNTY
P.O. Box 98 46915
317/566-3322 Tr$.68 Mil
Joe Jones, Pres&TO

Cambridge City

WAYNE BANK AND TRUST CO.
P.O. Box 210 47327
317/478-3561 Tr/u$1.3 Mil
(Branch in Richmond)
Hd: Roger Kem, VP

Cannelton

FIRST CANNELTON NATIONAL BANK
P.O. Box 67 47520
812/547-7038 Tr$.5 Mil
Hd: Danny Coffey, Pres&CEO
Wilma Heck, AsstTO&VP

Carmel

UNION STATE BANK
P.O. Box 1710 46032
317/846-7381
David E. Morrison, SrTO

Charlestown

LIBERTY NATIONAL BANK
890 Main St., P.O. Box 37 47111
812/256-3316 Tr$4.2 Mil
Hd,PersTr,CorpTr,TrInv,Nb: John Henderson, TO
TrOpers,Nb,TDP: Linda Harris, AsstTO

Chesterton

CHESTERTON STATE BANK
109 Broadway 46304
219/926-1151 Tr$50 Mil
Hd,CorpTr,TrInv,EmplBen,Nb:
John Ross Harrington, Jr., VP&SrTO
PersTr,Prob,Gdnshp: James W. Beamish, TO
TrOpers: S. Wildhart
RE,T&T: Cynthia Carter
Nb: Sheldon Cohn

FIRST NATIONAL BANK
1500 S. Calumet Rd. 46304
219/926-7661
(Branch of Valparasio)
Hd: Steve Krieger, VP&SrTO
PersTr: Pam Almus, TO
TrOpers: Cynthia Hutchenson, AsstVP&TO

Churubusco

CHURUBUSCO STATE BANK
P.O. Box 205 46723
219/693-2194 Tr$3 Mil
Hd: Lynn Snyder
PersTr,CorpTr: R. E. Stangland, VP&TO

Clay City

FIRST BANK & TRUST CO. OF CLAY COUNTY
801 Main St. 47841
812/939-2141
(Branch of Brazil)

Columbia City

CITIZENS NATIONAL BANK OF WHITLEY COUNTY
P.O. Box 510 46725
219/244-6151 Tr$6.8 Mil
Hd: Tudor O. Glassburn, VP&SrTO

THE FARMERS LOAN & TRUST CO.
216-220 W. Van Buren St. 46725
219/248-2630 Tr$20.0 Mil
William A. Tucker, Jr., VP&TO
Nb: Benton E. Gates, Jr., Atty

Columbus

IRWIN UNION BANK & TRUST CO.
P.O. Box 929 47202
812/376-1695 Tr$88.8 Mil
Hd: David L. Fisher, VP&SrTO
PersTr: Robert S. Bush, TO
Nb: Patrick K. Crimmins
Sally Phillips
EmplBen: Vicki F. Fillenwarth, TO

TRUSTCORP BANK, COLUMBUS N.A.
333 Washington St., P.O. Box 327 47201
812/379-4421 Tr$32 Mil
Hd,PersTr,TrInv,EmplBen,Nb:
Richard K. Wheeler, VP&TO
CorpTr,TrOpers: Phyllis Hole, TO

Connersville

CENTRAL STATE BANK
531 Central Ave., P.O. Box 225 47331
317/825-0546 Tr$14 Mil
Hd: Richard W. Hankins, VP&SrTO

FAYETTE BANK & TRUST CO.
A Merchants National Company
536 Central Ave. 47331
317/825-2124 Tr$27.5 Mil
Hd,PersTr,CorpTr,TrInv,EmplBen:
Henry D. Orschell, VP&SrTO
TrOpers: Carmen Gibbons

INDIANA (Cont'd)

Corydon

LIBERTY NATIONAL BANK & TRUST COMPANY OF INDIANA
P.O. Box 37 47112
812/738-2185 Tr$11 Mil
Hd: Bette J. Purucker, SrVP&TO
John C. Ragland, Pres,CEO&ChmBd
TrOpers,TDP: Janice Jones, AdmAsst

Covington

BANK OF WESTERN INDIANA
401 Washington St., P.O. Box 208 47932
317/793-4846 Tr$6.5 Mil
(Branches in Attica, Hillsboro & Kingman)
Hd: Bonnie Mayfield, AsstCsh&TO

FOUNTAIN TRUST CO.
P.O. Box 8 47932
317/793-2237 Tr$8 Mil
Hd: Luke White, Pres&TO

Crawfordsville

BANK ONE, CRAWFORDSVILLE, N.A.
P.O. Drawer 687 47933
317/362-1100 Tr$58 Mil
(Branch of Indianapolis)
Mgr: Ken Newnum, SrVP&TO

ELSTON BANK & TRUST CO.
a Merchants National Company
132 E. Main St. 47933
317/362-1400 Tr$40 Mil
Hd: Marsha J. Gephart, VP&TO
EmplBen: Alecia Brady
TrOpers: Jackie Thompson, TO

Cromwell

CROMWELL STATE BANK
P.O. Box 367 46732
219/856-2115 Tr$1 Mil
Hd: John Ray, VP&TO

Crown Point

THE FIRST BANK OF WHITING
117 E. Joliet 46321
219/663-5100 Tr$115 Mil
(Branch of Highland)
Carolyn Mayer, TO

GAINER BANK
115 S. Court 46307
219/662-3135
(Branch of Gary)
T. Trainor, TSO

LAKE COUNTY TRUST CO.
(Land Trust Only)
2200 N. Main St., P.O. Box 110 46307
219/663-2289 Tr/u$1 Mil
Hd: J. M. Yonkman, Pres

Culver

NORCEN BANK
P.O. Box 71 46511
219/842-3321 Tr$8 Mil
Karen Mendenhall, VP&SrTO

Dale

DALE STATE BANK
P.O. Box 218 47523
812/937-4453 Tr$1 Mil
Hd: Joe C. Neff, Pres
Joan L. Trinkel, SrTO

The Directory of Trust Institutions is included in a T&E subscription!

Danville

THE HUNTINGTON NATIONAL BANK OF INDIANA
P.O. Box 209 46122
317/745-6414 Tr$20 Mil
Hd: Ron Hasslar, Mgr

MID STATE BANK OF HENDRICKS COUNTY
P.O. Box 119 46122
317/745-4435 Tr/o$1.363 Mil
Hd,PersTr,CorpTr,TrInv,TrOpers:
Douglas K. Philips, VP&TO
EmplBen: Pamela Cole

Decatur

FIRST STATE BANK
P.O Box 500 46733
219/724-3151 Tr$13.2 Mil
Hd: Wayne Etzler, VP&TO
TrOpers: Agnes Daniels
Janice Schlemmer, TO

East Chicago

FIRST NATIONAL BANK OF EAST CHICAGO, INDIANA
720 W. Chicago Ave. 46312
219/397-1000 Tr$24.2 Mil
(Branch in Munster)
Hd: Thomas S. Gozdecki, Jr., VP&TO

Eastside Winchester

PEOPLES LOAN & TRUST BANK
State Road 32 East 47394
(Branch of Winchester)
Hd: Terri E. Matchett, VP&TO

Edinburgh

SUMMIT BANK OF JOHNSON COUNTY
P.O. Box 37 46124
812/526-5577 Tr/u$1 Mil
Hd: Ronald G. Seals, Pres&TO
Bettie Billingsley, TO

Elkhart

AMERITRUST NATIONAL BANK
301 S. Main St. 46515
219/295-2000 Tr$293 Mil
Hd: Frank A, Perrotto, SrVP
AcctAdmin: Michael W. Shade, VP
PersTr: Daniel G. Areaux, AsstVP
TrInv: Lawrence E. Miles, VP
EmplBen: Bernice A. Simms, VP
TrOpers: Sherrill A. Brown, AsstVP
Nb: Cheryl R. Cooper, VP

MIDWEST COMMERCE BANKING COMPANY
Franklin at Second 46516
219/294-6621 Tr$254 Mil
(An affiliate of NBD Bancorp Inc., Detroit, MI)
Hd,PersTr: Leonard L. Whitfield, SrVP&TO
PersTr: John Klehfoth, VP&TO
CorpTr: Cynthia Ann Snyder, AsstVP&TO
TrInv: Thomas N. Ertel, SrVP&Csh
EmplBen: Teri S. Fredericks, AsstVP&TO
TrOpers: David M. Sands, VP&TO

Ellettsville

THE PEOPLES STATE BANK
P.O. Box 128 47429
812/876-2228 Tr$1.2 Mil
Hd: Charles F. Kennedy, ExecVP

Elwood

SECURITY BANK
125 S. Anderson St., P.O. Box 51 46036
317/552-5091 Tr$2 Mil
Hd: Thomas Cassidy, Pres

Evansville

CITIZENS NATIONAL BANK
Trust Dept. - Box 719 21P 47705
812/464-3215 Tr$359 Mil
Hd,PersTr: Michael A. Doris, SrVP&SrTO
PersTr: Sharon R. Grabert, TO
Nb: Joan F. David, TBDO
TrInv,ComTrF: Bruce Meythaler, VP&MgrTrInv
TrInv: Steve Appel, VP&TrInvO
EstAdm: E. Gordon Maynard, VP&MgrPersTr
TrOpers: William J. Owens, TOpO
PersTr: John O. Wells, VP&TO
EmplBen: D. Terry Anderson, AsstVP&MgrEBT

NATIONAL CITY BANK
P.O. Box 868 47705-0868
812/464-9663 Tr$266 Mil
SrAdmO: Charles W. Goldman, SrVP&TO
SrOpers,Plng: Levon F. (Jack) Dempsey, SrVP
CorpTr: Jean Hadley, TO
TrInv,ComTrF: James J. Marchino, TO
PersTr: Charles B. Michaels, VP&TO
TrOpers,Tx: David K. Boink, TO
Nb: Lezlie J. Simmons, TO

OLD NATIONAL BANK
P.O. Box 207 47702
812/464-1397 Tr$500 Mil
Hd: Donald R. Balser, SrVP&TO
CorpTr,TrOpers: Marvin H. Sunderman, VP&TO
TrInv: William Kelley, SrVP&TrInvO
EmplBen: Jeff Martin, TO
Nb: Joyse Kramer
Michael Finn

Fairmount

CITIZENS EXCHANGE BANK
P.O. Box 85 46928
317/948-4220
Hd: Michael J. Miller, SrVP&TO
Victor A. Selby, ChmBd

FAIRMOUNT STATE BANK
P.O. Box 8 46928
317/948-4330 Tr$1.5 Mil
Hd: Tinka F. Bach, TO

Farmersburg

PEOPLES STATE BANK
P.O. Box 360 47850
812/696-2146 Tr$1 Mil
Hd: Charles F. Holley, ExecVP&TO

Farmland

PEOPLES LOAN & TRUST BANK
111 E. Henry St. 47340
317/468-6001
(Branch of Winchester)
Hd: Terri E. Matchett, VP&TO

Flora

THE BRIGHT NATIONAL BANK
P.O. Box 188 46929
219/967-4151 Tr$18.1 Mil
Hd: Marshall D. McCammock, Pres&TO

Fort Branch

THE FARMERS & MERCHANTS BANK OF FORT BRANCH
801 E. Mulberry St. 47648
812/753-3911 Tr/u$1 Mil
Hd: James A. Pfister, Pres&TO
Mrs. Barbara Wilson, ExecVP&TO
TrOpers: Shirley Straw, AsstC&TO

66% of the readers of
TRUSTS & ESTATES
handle charitable requests.

Fort Wayne

FORT WAYNE NATIONAL BANK
110 W. Berry St., P.O. Box 110 46801
219/426-0555 Tr$790 Mil
Hd: Thomas E. Quirk, ExecVP&SrTO
PersTr: Kim T. Stacey, VP&TO
CorpTr: Teresa J. Tracey, TO
TrInv,ComTrF: David M. Meyer, VP&TO
EmplBen: James I. Bereman, VP&TO
TrOpers: Priscilla Pickering, TO
TaxDept: Wm. R. O'Dell, VP&TO
Nb: Mark O. Flanagan, VP&TO

LINCOLN NATIONAL BANK & TRUST CO.
116 E. Berry St. 46802
219/461-6444 Tr$1.2 Bil
Hd: Thomas W. Allen, SrVP&SrTO
PersTr: JoAnne Valentine, VP
CorpTr,EmplBen: Wayne J. Hall, VP
Prob: William Gardner, VP
TrInv: Jerry J. Hurms, VP

SUMMIT BANK
P.O. Box 2345 46802-2345
219/427-8128 Tr$450 Mil
Hd: Richard C. Solaro, SrVP&SrTO
PersTr: Ronald B. Cassidente, VP&TO
Gloria Meeks, TO
Maureen Grinsfelder, TO
Carolyn Parker, TO
Tudor Glassburn, TO
TrInv: Ned Lee, VP&IO
Willard Warwick, VP&IO
EmplBen: Leslie LaSuer, AsstVP&EBO
Opers&CorpTr: Joseph A. Byers, AsstVP&TO
Roberta A. Jensen, AsstVP&TO

Fowler

FOWLER STATE BANK
300 E. 5th St. 47944
317/884-1200 Tr$8.8 Mil
Hd,EmplBen,TrOpers: Kenneth W. Deckard
PersTr,CorpTr,TrInv,ComTrF,Nb,TDP:
Anne Molter
Steven T. Pettet

Frankfort

FARMERS BANK
P.O. Box 129 46041
317/654-8731 Tr$25 Mil
Hd: Judson J. Costlow, VP&TO

SUMMIT BANK OF CLINTON COUNTY
P.O. Box 309 46041
317/659-3383 Tr$52 Mil
Hd: Tim Unger, SrVP&TO
Philip L. Birge, VP&TO
TrOpers: Julia Werner, AsstVP&TO

Franklin

AMERITRUST BANK, JOHNSON COUNTY
101 E. Jefferson St. 46131
317/736-3116 Tr$12 Mil
Hd: Roger McGinnis, AsstVP&TO

BANK ONE, FRANKLIN
34 W. Jefferson St. 46131
317/736-7191
(Branch of Indianapolis)
Mgr: Robert D. Heuchan

French Lick

SPRINGS VALLEY BANK & TRUST CO.
P.O. Box 191 47432
812/936-9961 Tr$65 Mil
Hd: Jean Bird, VP&TO
Bonnie Cox, AsstTO

Friendship

FRIENDSHIP STATE BANK
P.O. Box 357 47021
812/667-5101
Hd: James W. Lemon, Pres&TO

Garrett

GARRETT STATE BANK
120 W. King P.O. Box 29 46738
219/357-3133 Tr$.7 Mil
Hd: Max A. Crabill, Pres&TO
Larry Hamilton, ExecVP&AsstTO

Gary

GAINER BANK
P.O. Box 209 46402
219/738-4000 Tr$650 Mil
Hd,TrInv: L. T. Proctor, SrVP&TO
DptyHd: M. V. Riley, VP
PersTr,Agcy,ComTrF: B. J. Rakos, VP
EmplBen: K. J. Ryan, VP
TrOpers: S. Smith, TSO
CorpTr,Prob: P. M. Sarkisian, TSO

Gas City

STAR TRUST COMPANY
301 E. Main St. 46933
317/662-3911
(Branch of Marion)
Dennis Banks, AsstVP&AsstTO

Geneva

BANK OF GENEVA
P.O. Box 278 46740
219/368-7288 Tr/u$1 Mil
Hd: James D. Briggs, Jr., Pres&TO

Goshen

MIDWEST COMMERCE BANKING COMPANY
401 S. Main St. 46526
219/533-2175
Hd: Rodney D. Diller, VP&TO
Admin: Curt Manion

TRUSTCORP BANK, GOSHEN
101 S. Main St. 46526
219/533-2131 Tr$86 Mil
(Branch in Wakarusa)
Hd,CorpTr,Nb: Hal E. Cleavinger, SrTO
Anne Stevens, AdmAsst
TrInv,ComTrF: Jim Lothary
PersTr,Agcy,Est,Adm: Beverly Connelly, TO
EmplBen: Shari N. Baumann

Greencastle

CENTRAL NATIONAL BANK
One Central Square 46135
317/653-4161 Tr$26.2 Mil
Hd: Jerry L. Williams. VP&TO
TrAdm: Judy Hudkins
Beth Flint

FIRST-CITIZENS BANK & TRUST CO.
P.O. Box 177 46135
317/653-4181 Tr$16 Mil
Hd: Joe Ferguson, SrVP&TO

Greenfield

GREENFIELD BANKING CO.
P.O. Box 587 46140
317/462-1431 Tr/o$8 Mil
Hd: Robert H. Strickland, SrVP&TO

HANCOCK BANK & TRUST
1 W. Main St. 46140
317/462-7771 Tr$12 Mil
Hd: Joseph A. Smith, VP&TO

Greensburg

DECATUR COUNTY BANK
P.O. Box 66 47240
812/663-2265 Tr$6.5 Mil
Hd: James Sturges, TO
TrOpers: Karen S. Matlock, AsstTO

UNION BANK & TRUST CO.
201 N. Broadway 47240
812/663-4711 Tr$18 Mil
James H. Biddle, VP&SrTO
Helen Parker, TO

Greenwood

BARGERSVILLE STATE BANK
P.O. Box 70 46142
317/887-6688 Tr$4 Mil
Jerry R. Engle, Pres&TO
Molly J. Beach, AsstTO

NATIONAL BANK OF GREENWOOD
a Merchants National Corporation
300 S. Madison Ave., P.O. Box NBG 46142
317/882-3537 Tr$40 Mil
Hd,PersTr,TrInv,CorpTr,Nb,EmplBen:
Pat Van Valer, VP&SrTO
TrOpers,Nb,EmplBen,TrInv,CorpTr:
Marilyn Belcher, TO

Hammond

CALUMET NATIONAL BANK
5231 Hohman Ave. 46320
219/932-6900
Hd,Prob,PersTr: Cletus F. Epple, ExecVP&SrTO
Debra K. Luke, TO
TrInv: Thomas E. Paxson, VP&TrInvO

MERCANTILE NATIONAL BANK OF HAMMOND
5243 Hohman Ave. 46325
219/932-8220
Hd: Patrick Callahan, SrVP&ExecTO
PersTr: H. F. Smiddy, SrVP&TO
Edward A. Studzinski, TrInvO
PersTr&REMgr: Louise Johnson, TO
TrOpers: Claudia Antonietti, AsstGenMgr&TOpO

Hartford City

TRUSTCORP BANK, HARTFORD CITY
101 W. Washington St. 47348-0720
317/348-2350 Tr$9 Mil
Hd: Garry Garlish, Pres&TO
Shirley Miller, TrAdmin

Haubstadt

HAUBSTADT STATE BANK
P.O. Box 218 47639
812/768-6155
Hd: Rita Stone, TO
Shiela Maikranz, AsstTO

Hebron

FIRST NATIONAL BANK
46341
219/996-2100
(Branch of Valparaiso)
Hd: Steven Krieger, VP&SrTO
Pat McGinley, BrMgr
PersTr: Pam Almus, TO
TrOpers: Cynthia Hutcheson, AsstVP&TO

Highland

BANK OF HIGHLAND
P.O. Box 1929 46322
219/838-9500 Tr/u$1 Mil
Hd,PersTr: Bruce E. Leep, Pres

THE FIRST BANK OF WHITING
9701 Indianapolis Blvd. 46322
219/924-6400 Tr$115 Mil
(Branches in Crown Point & Valparaiso)
Hd,Nb,EmplBen: Stephan A. Ziemba, VP&SrTO
PersTr,Est,AdmGdnshp: Craig L. Hlinka, AsstVP&TO
TrInv,Agcy: R. Daniel Eichinger, InvTO
Carolyn R. Robinson, InvTO
LandTr,TrOpers: Carolyn Mayer, TO

INDIANA (Cont'd)

Hillsboro

BANK OF WESTERN INDIANA
Water & Market Sts., P.O. Box 96 47949
317/798-3115
(Branch of Covington)
Bonnie Mayfield, TO

Huntingburg

FIRST NATIONAL BANK
P.O. Box 128 47542
812/683-2515 Tr$3.2 Mil
Hd,PersTr,CorpTr: Allan Bauernfiend, VP&TO

Huntington

COMMUNITY STATE BANK
P.O. Box 1029 46750
219/356-3700 Tr$7 Mil
Richard (Ed) Knafel, TO
Joyce Stahl, AsstTO

TRUSTCORP BANK, HUNTINGTON, N.A.
354 N. Jefferson St. 46750
219/356-3100 Tr$27 Mil
(Branch in Roanoke)
Hd: F. William Anzinger, VP&TO
Marilyn Sonner, AdmAsst
TrOpers: Sandy Windmiller

★Indianapolis

BANK ONE, INDIANAPOLIS, NA
101 Monument Circle 46277
317/639-8181 Tr$9 Bil
(Branches in Bloomington, Crawfordville, Franklin, Lafayette, Marion, Merrillville, Plainfield & Richmond)
TRUST & ASSET MANAGEMENT GROUP
Hd: E. Lynn Plaster, ExecVP&ChTO
ASSET MANAGEMENT DIVISION
Leif E. Nulsen, SrVP&CIO
EQUITY MANAGEMENT
W. Francis Brezette, VP&IO
FIXED INCOME MANAGEMENT
Clifford A. Sheets, CFA,VP&IO
INVESTMENT RESEARCH
Jeffrey W. Fountain, CFA,VP&IO
ECONOMICS
Thomas F. Wilson, Jr., PhD., VP&SrEcon
MARKETING & CLIENT RELATIONS
Phillip E. Chambers, VP&TO
SECURITIES TRADING
JoEllen McBeth, VP&IO
INVESTMENT SERVICES DIVISION
William R. Murphy, VP&SrTO
INVESTMENT ADMINISTRATION
Karen L. Chambers, VP&TO
CORPORATE TRUST
John H. Pease, VP&TO
SECURITY HOLDER SERVICES
James M. Dimitroff, VP&TO
TRUST OPERATIONS
Lawrence F. Holbrook, VP&TO
PERSONAL TRUST DIVISION
Eric A. Manterfield, SrVP&SrTO
TRUST ADMINISTRATION & INVESTMENTS
Walter C. Gross, Jr., VP&TO
TRUST ADMINISTRATION & PROBATE
Josephine M. Webster, CFA, VP&IO
PLANNING, TAX & ACCOUNTING
John D. Wilson, VP&TO
PRIVATE BANKING DIVISION
James D. Keckley, ExecVP
TRUST LEGAL COUNSEL
Thomas A. Jenkins, VP&SrTrCoun

87% of the readers of
TRUSTS & ESTATES
save back issues.

FIRST OF AMERICA BANK-INDIANAPOLIS
5300 Crawfordsville Rd. 46224
317/241-2361
Hd,PersTr: Bruce D. Vandegrift, VP&SrTO
PersTr: Dan J. Padgett, AsstVP&TO
CorpTr,EmplBen: Cynthia S. Meredith, AsstVP&TO
TrOpers: Vicki West
Nb,EmplBen: Douglas L. Murray, AsstVP&TO
Nb,PersTr: Linda A. Keyt, AsstVP&TO
RetailProd: Joan M. Bradburn, TO

INB NATIONAL BANK
One Indiana Square 46266
317/266-6270 Tr$5.2 Bil
Hd: Roger E. Mahn, ExecVP&TO
PersTr: Herbert Bultman, 1stVP&TO
InstitInv: Richard Dyer, 1stVP&TO
TrInv: P. Roger Kumler, SrVP&TO
InvRes: Andrew O'Donnell, VP&TO
TrOpers: Martin Russell, 1stVP&TO
TrAdmin: Donald Willing, SrVP&TO
Nb: George Buskirk, SrVP&TO
EmplBen: J. O'Donnell, VP&TO

MERCHANTS NATIONAL BANK & TRUST COMPANY OF INDIANAPOLIS
One Merchants Plaza, P.O. Box 5031 46255
317/267-7272 Tr$2.3 Bil
Daniel L. Fleck, ExecVP
Hd: Thomas P. Ewbank, SrVP&SrTO
PersTr: R. Michael Miner, VP&SrTO
PersAcct,Adm&TrCoun: Mary Y. Marsh, SrVP&TrCoun
ComTrF: Elizabeth Meitzler, VP&IO
EmplBen: Eduardo I. Aguirre, SrVP&TO
PropMgt: Edward L. West, VP
CorpTr: Randolph J. Stierer, VP&TO
TrInv: Michael J. Burgad, SrVP&IO
Tax: Diane E. Bokelman, VP&TO
EmplBen,Nb: Susan Thomas, VP
TrOpers,FPO: Stanley M. Harris, VP&SrTO
PersNb: Gregory P. Marquiss, VP&TO

PEOPLES BANK & TRUST CO.
130 E. Market St. 46204
317/237-8068 Tr$100 Mil
Hd,TrInv,Nb: Terry L. Young, VP&SrTO
PersTr: James A. Rice, VP&TO
CorpTr: J. Christopher White, AsstVP&TO
EmplBen: Victoria Fillenwarth, TO
Jennifer Manning
TrOpers: Marilyn Karnatz, AsstVP&TOpMgr

Jasper

DU BOIS COUNTY BANK
P.O. Box 550 47546
812/482-2772 Tr$52 Mil
Hd,CorpTr,TrInv,EmplBen: Thomas J. Krodel, AsstVP&TO
PersTr,Est: Brian Senninger, TrAdm
TrOpers: Cheryl Hoffman

GERMAN AMERICAN BANK
711 Main St., P.O. Box 810 47546
812/482-1314 Tr$50 Mil
Hd: Roger W. Eckerle, AsstVP&TO
PersTr: Tony Nordhoff, AsstTO
EmplBen: Bonnie Hochgesang, AsstTO

JASPER STATE BANK
P.O. Box 151 47546
Tr$11 Mil
David L. Keller, TO

Jeffersonville

CITIZENS FIDELITY BANK & TRUST COMPANY INDIANA
405 E. Court Ave. 47130
812/949-6670 Tr$28 Mil
Richard F. Stegemeier, VP&TO
Rose M. Wathen, AsstVP&TO

COMMERCEAMERICA BANKING COMPANY
CS 8 47130
812/284-7484 Tr$90 Mil
Hd,Nb: Gary L. Johnson, SrVP&TO
PersTr: Billieann Durrett, VP&TO
Dee Julius, AsstVP
CorpTr,TrInv,EmplBen: Ralph Barany, VP&TO
TrOpers: Jeff Morrison, TO

INB NATIONAL BANK
460 Spring St. 47130
812/738-3111 Tr$19.3 Mil
Hd: Cindy Walker

Kendallville

SUMMIT BANK OF KENDALLVILLE
P.O. Box 668 46755
219/347-0800 Tr$3 Mil
(Branch of Ft. Wayne)
Hd: Jerry Kessler, Mgr
TrOpers: Barbara Miller

Kentland

KENTLAND BANK
P.O. Box 145 47951
219/474-5155 Tr$10 Mil
Hd: Lois V. Norris, TO

Kingman

BANK OF WESTERN INDIANA
State Rd. 234 47952
317/397-3395
(Branch of Covington)
Hd: Bonnie Mayfield, TO

Knox

TRUSTCORP OF KNOX
20 N. Main St. 46534
219/772-2144 Tr$.5 Mil
Hd: Robert Hamilton, Pres

Kokomo

AMERITRUST BANK, HOWARD COUNTY
Main at Mulberry 46901
317/457-8111 Tr$395 Mil
Hd: Michael Lammers, VP&TO
PersTr: Betty L. Boles, VP&TO
James P. White, TO
Joyce Astell, AsstTO
TrInv: Linda Baitz, TO
Mark Pearson, TO
TrOpers: Liz Donovan, Supv
Tax: Mark Harris, TO

FIRST NATIONAL BANK
322 N. Main St. 46901
317/459-3911 Tr$46 Mil
Hd: John P. O'Donnell, VP&TO
EmplBen: Bonnie Nicholas, TO
TrOpers: Becky Cecil, TOpSupv
PersTr: Roselyn Lewis, AsstVP&TO

STAR TRUST COMPANY
Kokomo Financial Center
1622 E. Hoffer 46904-0202
317/662-3911
(Branch of Marion)
Hd: Ted Wright, TO

Lafayette

BANK ONE LAFAYETTE, N.A.
201 Main St. 47902
317/423-0413
(Branch of Indianapolis)
Mgr: Janet Collins-Cutter, SrVP&TO

INB NATIONAL BANK, N.W.
337 Columbia St. 47902
317/423-8022 Tr$180 Mil
(Branch in Lowell)
Hd: J. Thomas Servies, VP
AsstHd,PersTr: Daniel A. Lane, AsstVP&TO
CorpTr,RE: Ronald E. Burgess, AsstVP&TO
TrInv,ComTrF: James E. Peterson, VP&TrInvO
Nb: Stuart L. Main, SrVP&TO
EmplBen: Rick Kennedy, AsstVP&TO
TrOpers: Larry E. Suter, AsstVP

LAFAYETTE BANK & TRUST CO.
P.O. Box 1130 47902
317/423-7100 Tr$115 Mil
Hd: Lawrence A. Anthrop, VP&TO
TrOpers: Kimberly K. Hardebeck, TOpMgr
John K. Mandeville, Agri-busO
TrInv: Bruce Lee, IO
TrAdm: Douglas M. Wehrman, TO
Kimberly A. Loveless, AsstTO

Lagrange

FARMERS STATE BANK
220 S. Detroit St. 46761
219/463-7111 Tr$10.7 Mil
Hd: Orea E. Mulholland, TO

La Porte

FIRST OF AMERICA BANK-LA PORTE, N.A.
800 Lincolnway 46350
219/362-6171 Tr$77 Mil
Hd,CorpTr,EmplBen: Robert M. Witner, VP&TO
Hd,PersTr: Barbara J. Hoekzema, VP&TO

LA PORTE BANK & TRUST CO.
601 Jackson St., P.O. Box D 46350
219/362-0404 Tr$35 Mil
Hd,Nb: Lawrence J. Mazur, SrVP&TO
PersTr,CorpTr,TrInv: Nancy L. Schwarzkopf
EmplBen,EstGdnshp: Anne Klosowski

Lawrenceburg

AMERICAN STATE BANK
131 Walnut St. 47025
812/537-1234 Tr/u$1 Mil
Hd: V. A. Mix, TO

STAR BANK, N.A. OF SOUTHEASTERN INDIANA
P.O. Box 327 47025
812/537-1212 Tr$7 Mil
Hd: Susan Smith, VP&TO
Marilyn Hane, AsstTO

Lebanon

AMERITRUST BANK, BOONE COUNTY
P.O. Box 528 46052
317/482-3321 Tr$12 Mil
Hd,Nb: L. Wayne Sipe, Pres&TO
PersTr,CorpTr,TrInv,TrOpers:
Robert L. Thompson, VP&TO
Anna Marie Spall, AsstTO

MID STATE BANK
P.O. Box 70 46052
317/482-3300
(Branch of Zionsville)
Robert A. Duff, SrVP&TO

Liberty

THE FARMERS STATE BANK
P.O. Box 361 45003
317/732-3111 Tr/u$1 Mil
Hd: Helen McLaughlin, AsstCsh&TO

THE UNION COUNTY NATIONAL BANK
P.O. Box 217 47353
317/458-5131 Tr$2 Mil
Hd: Ted J. Montgomery, Pres&TO

Ligonier

AMERITRUST NATIONAL BANK
222 S. Cavin St., P.O. Box 100 46767
219/894-4141 Tr$12.5 Mil
Hd: Fred Lamble, TO

Linden

LINDEN STATE BANK
100 N. Meridian St. 47955
317/339-4646
Hd: C. Laverne Lutes, Pres
Ronald D. Kerby, VP

Linton

PEOPLES TRUST CO.
P.O. Box 190 47441
812/847-4457 Tr$3.174 Mil
Hd,PersTr,ComTrF:
Helen Rhodenbeck, TO

Logansport

FARMERS & MERCHANTS STATE BANK
P.O. Box 720 46947
219/722-2274 Tr$17 Mil
Hd: William B. Jones, VP&SrTO

THE FIRST NATIONAL BANK OF LOGANSPORT
One First National Plaza 46947
219/722-8800 Tr$80 Mil
(Branch in Monticello)
Hd: Russell Fry, VP&TO
Suzanne Chilcott, AsstVP&TO
Norma Flohr, AcctAdm

Loogootee

THE UNION BANK
P.O. Box 137 47553
812/295-2624 Tr/u$1 Mil
Hd: Thomas L. Wuensch, VP&TO

Lowell

INB NATIONAL BANK, N.W.
651 E. Commercial Ave. 46356
219/696-8981
(Branch of Lafayette)
Donald Hawkins, VP&TO
Chris Jenson, AsstTO

LOWELL NATIONAL BANK
P.O. Box 8 46356
219/698-8981 Tr$100 Mil
Hd: Donald L. Hawkins, VP&TO
TrAcct: Christine Jensen
TrAdm: Patricia K. Wachter

Lynn

GREENSFORK TOWNSHIP STATE BANK
R.R. 2, Box 71 47355
317/874-2511 Tr$65
Hd: James Stephen Murphy, Pres&TO
PersTr,TrOpers: Bruce A. Cowen, Csh&AsstTO

PEOPLES LOAN & TRUST BANK
119 S. Main St. 47355
317/874-2330
(Branch of Winchester)
Hd: Terri E. Matchett, VP&TO

Madison

MADISON BANK & TRUST CO.
213 E. Main St. 47250
812/265-5121 Tr$32 Mil
Hd: John Muessel, VP&TO

Marion

BANK ONE, MARION, INDIANA, NA
P.O. Box 68 46952
(Branch of Indianapolis)
Mgr: Howard L. Mundt, VP&TO
TrOpers: Donna J. Rust, TO

STAR TRUST COMPANY
P.O. Box 967 46952
317/674-9761 Tr$30 Mil
(Branches in Gas City, Kokomo & Upland)
Hd: Jack Gaddis, Pres
PersTr: P. L. Gregory, SrVP&TO
CorpTr: Tudor Glassburn, SrVP&TO
EmplBen: Marlis Castle, TO
TrOpers: Eileen Nisewander, TO

SUMMIT BANK OF MARION
4th & Washington Sts. 46953
317/668-8111 Tr$65 Mil
Hd,PersTr,CorpTr,TrInv,EmplBen,Nb:
David J. Raabe, VP&TO
PersTr,TrInv,TrOpers,Nb,TDP:
Timothy L. Faust, AsstVP&AsstTO

Martinsville

FIRST NATIONAL BANK
89 N. Jefferson St. 46151
317/342-5511 Tr$13 Mil
Hd: John O'Donnell, TO

Merrillville

BANK ONE, MERRILLVILLE, N.A.
1000 E. 80th Place, P.O. Box 10129 46411
219/738-6171
(Branch of Indianapolis)
Mgr: D. H. Brubeck, VP&TO

Michigan City

FIRST CITIZENS BANK, N.A.
P.O. Box 800 46360
219/874-9221 Tr$176 Mil
Hd: Leon A. Dargis, SrVP
PersTr: Connie Kmetz
CorpTr: Susan Anderson
TrInv: Robert P. Rose, TO
ComTrF: Duane G. Mertl
EmplBen: David Forbes
TrOpers: Alicia Smith
Nb: Diana L. Alinsky

Middlebury

FIRST STATE BANK
P.O. Box 69 46540
219/825-2166 Tr$6 Mil
Hd,PersTr,ComTrF,Nb,EmplBen:
Sam H. Hoover, Jr., Chm
CorpTr,TrInv,EmplBen: James Hiatt, Pres
TrOpers: Greg Krider, TO
TDP: Rose Ann Seymore, VP

Milan

FIFTH THIRD BANK OF SOUTHEASTERN INDIANA-MILAN CENTER
P.O. Box 127 47031
812/654-2871 Tr/u$1 Mil
Carol Ridenour, AsstVP&TO

Monterey

THE FIRST NATIONAL BANK
P.O. Box 8 46960
219/542-2121
Hd: Claiborn M. Wamsley, Pres&TO

Monticello

FIRST NATIONAL BANK OF INDIANA
116 E. Washington St., P.O. Box 659 47960
219/583-5137
(Branch of Logansport)
Hd: Russell Fry, VP&TO

STATE & SAVINGS BANK
P.O. Box 708 47960
219/583-5141 Tr$6 Mil
Hd: Gerald J. Delzell, VP&TO

Mooresville

CITIZENS BANK
P.O. Box 789 46158
317/831-0110 Tr$2.4 Mil
Hd: William B. Boyd, TO

Mount Vernon

PEOPLE'S BANK & TRUST CO.
P.O. Box 746 47620
812/838-6571 Tr$23 Mil
Hd: G. Roger McCormick, CEO,Pres&TO
Phyllis A. Hawley, SrVP&TO

THE POSEY COUNTY NATIONAL BANK
112 E. Third St. 47620
812/838-4333
Hd: Walter R. Brunton, Pres&CEO
Brenda J. Thompson, TO

INDIANA (Cont'd)

Muncie

AMERICAN NATIONAL BANK & TRUST CO.
P.O. Box 751 47305
317/747-7550
Hd,PersTr: Paul L. Sehnert, Jr., VP&SrTO

MERCHANTS NATIONAL BANK
P.O. Box 792 47305
317/747-1330 Tr$464 Mil
Hd: Roger W. Gilcrest, ExecVP
ProbTr: Edward V. Huffman, VP&TO
PersTr: William W. Hall, Jr., VP&TO
CorpTr,TrOpers: S. Joe DeHaven, VP&TOpO
TrInv: Mark A. Collison, AsstVP&TO
EmplBen,Nb: Gary P. Bartlett, VP&TO
Nb: Linda A. Moser, VP&TO
Taxes: Caroldon S. Merchand, TrTxO

SUMMIT BANK
220 Walnut Plaza 47305
317/747-4500 Tr$72 Mil
Hd,TrInv ComTrF,PersTr,Nb: Gene Nibbelin, SrTO
EmplBen: William A. Jennings, TO
TrOpers: Charles Whitlock, TO

Munster

FIRST NATIONAL BANK OF EAST CHICAGO, INDIANA
9175 Calumet Ave. 46321
219/836-2187
(Branch of East Chicago)

Napoleon

THE NAPOLEON STATE BANK
P.O. Box 9 47034
812/852-4242 Tr$1 Mil
Hd: Herbert L. Kestler, TO

New Albany

CITIZENS FIDELITY BANK & TRUST COMPANY INDIANA
400 State St. 47150
812/949-6670 Tr$28 Mil
Richard F. Stegemeier, VP&TO
Rose M. Wathen, AsstVP&TO

FIRST NATIONAL BANK OF INDIANA
P.O. Box 1247 47150
812/948-4475 Tr$60 Mil
Rebecca C. Biggs, VP&SrTO
PersTr: Mary Beth Tyra, TO
PersTr,CorpTr: Shirley A. Totten, AsstTO
EmplBen,TrOpers: Shirley Horner

New Castle

BANK ONE, RICHMOND, N.A.
1338 Broad St. 47362
317/529-3130
(Branch of Richmond)
Judy Smith, TO

CITIZENS STATE BANK
1238 Broad St. 47362
317/529-5450 Tr$23 Mil
Hd: G. Thomas France, VP&TO

Include
Your Logo
See Page 232

New Palestine

FIFTH THIRD BANK OF CENTRAL INDIANA
P.O. Box 388 46163
317/861-4435, Ext. 35 Tr/o$2 Mil
Hd: Atla Hudson, TO

Noblesville

AMERITRUST NATIONAL BANK, HAMILTON COUNTY
P.O. Box 40 46060
317/773-0980 Tr$52 Mil
Hd,PersTr,CorpTr,TrInv,ComTrF: Mary Jane H. Cook, VP&TO
EmplBen: Linda I. Villegas, AsstVP&TO

THE HUNTINGTON NATIONAL BANK OF INDIANA
One Huntington Plaza, P.O. Box 249 46060
317/773-1650 Tr$12 Mil
(Affiliate of Huntington Bancshares, Inc., Columbus, Ohio)
Mary K. Cooper, TrAdmAsst

North Judson

AMERICAN STATE BANK
310 Lane St. 46366
219/828-4221 Tr$4 Mil
(Branches at Koontz Lake and San Pierre)
Betty Kalinke, AsstVP&TO

North Manchester

INDIANA LAWRENCE BANK
P.O. Box 502 46962
219/982-2121 Tr$16.5 Mil
Terry Carpenter, Pres&TO
Hd: Steve Hammer, VP
TrInv: Willard P. Anderson, AsstVP

North Vernon

UNION BANK & TRUST CO.
7 N. 5th St., P.O. Box 17 47265
812/346-2215 Tr/$1 Mil
Hd: Nick Filosa, Pres
TrInv,ComTrF,TrOpers,Nb: Robert Lamaster, TO

Oakland City

FIRST BANK & TRUST CO. OF OAKLAND CITY
P.O. Box 97 47660
812/749-4011 Tr/u$1 Mil
Hd: Janette Nixon, VP&Csh

Osgood

RIPLEY COUNTY BANK
P.O. Box 176 47037
812/689-4202 Tr$2 Mil
Hd: Willard Tucker, TO

Ossian

OSSIAN STATE BANK
P.O. Box 325 46777
219/622-4141 Tr$9 Mil
Lani Mahnensmith, TO

Oxford

STATE BANK OF OXFORD
P.O. Box 46 47971
317/385-2213 Tr/u$1 Mil
Hd: Lowell Gardner, Pres&TO

Paoli

ORANGE COUNTY BANK
P.O. Box 227 47454
812/723-4771 Tr$13.9 Mil
R. A. Doan, Pres&TO
Hd: Harold Minton, SrVP&TO
TDP: Clyde Barnett, AsstVP

Pendleton

PENDLETON BANKING COMPANY
P.O. Box 210 46064
317/778-2132 Tr$6 Mil
Hd: Elke U. Baltimore, AsstVP&TO
Joyce A. Nunley, AsstTO

Peru

PERU TRUST CO.
P.O. Box 370 46970
317/473-6661 Tr$15 Mil
Hd: H. Phil Tomson, SrVP&TO

WABASH VALLEY BANK & TRUST CO.
2 S. Broadway, P.O. Box 167 46970
317/473-5516
Hd: Howard N. Jackson, SrVP&TO

Petersburg

CITIZENS STATE BANK
Main & 7th Sts., P.O. Box 98 47567
812/354-8471 Tr/o$3.5 Mil
Hd,PersTr,TrInv,EmplBen,TrOpers,TDP: Richard K. Branaman, TO

PIKE COUNTY BANK
P.O. Box 308 47567
812/354-8434 Tr$1 Mil
Hd: Hugh A. Eskew, VP,Csh&TO
Stacey Weisman, AsstTO

Plainfield

BANK ONE, PLAINFIELD, NA
P.O. Box 158 46168
317/839-8000
(Branch of Indianapolis)
Mgr: David K. Ayers

HENDRICKS COUNTY BANK & TRUST CO.
P.O. Box 316 46168
317/839-2336
(Branch of Brownsburg)
Hd: Louis Salla, ExecVP&TO

Portage

FIRST NATIONAL BANK
6043 Central Ave. 46368
219/762-2165
(Branch of Valparaiso)
Hd: Steven Kreiger, VP&SrTO
PersTr: Pam Almus, TO
TrOpers: Cynthia Hutcheson, AsstVP&TO

Porter

FIRST STATE BANK OF PORTER
230 Lincoln St. 46304
219/926-2136 Tr/u$1Mil
Hd: James Ruge, Pres&TO

Portland

CITIZENS BANK
P.O. Box 1089 47371
219/726-7116
Hd: Susan Dillon Myers, TO
Ward C. Weisel, VP&TO

PEOPLES BANK
P.O. Box 1009 47371
219/726-9301 Tr$20 Mil
Hd: Richard L. Huffman, SrTO
TrOpers: Coral Wisner, TO

Princeton

GIBSON COUNTY BANK
P.O. Box 460 47670
812/385-2521
Hd: Mrs. Esther Sermersheim, TO

Rensselaer

BANK ONE, RENSSELAER NA
P.O. Box 197 47978
219/866-7121
Hal D. Job, TO
FIRST OF AMERICA BANK-RENSSELAER
P.O. Box 257 47978
219/866-5154 Tr$10 Mil
Hd: Donald P. Steiner, Pres&TO
Carol S. Kessler, AsstTO

Reynolds

BANK OF REYNOLDS
P.O. Box 218 47980
219/984-5471 Tr$2.062 Mil
Hd: Deb Maxwell, TO

Richmond

BANK ONE, RICHMOND, N.A.
7th & Promenade 47374
317/935-1111
(Branch of Indianapolis. Branch in New Castle)
Mgr: Ralph B. Sandvig, VP&TO
PEOPLES LOAN & TRUST BANK
1817 Chester Blvd. 47374
317/962-4470
(Branch of Winchester)
Hd: Terri E. Matchett, VP&TO
STAR BANK N.A.
8th & Promenade 47374
317/983-2306 Tr$270 Mil
Hd: Herbert R. Lahmann, VP&SrTO
PersTr: Thomas P. Alberts, VP&TO
TrInv: Craig M. Cunningham, IO
Eric P. Schultz, TrInvO
CorpTr,EmplBen: Kim R. Kemper, EBO
WAYNE BANK & TRUST CO.
P.O. Box 728 47374
317/935-5222
(Branch of Cambridge City)
Hd: A. H. Boyd, Jr., Pres&TO
R. Kem, VP&TO

Ridgeville

PEOPLES LOAN & TRUST BANK
114 N. Walnut 47380
317/857-2681
(Branch of Winchester)
Hd: Terri E. Matchett, VP&TO

Rising Sun

RISING SUN STATE BANK
P.O. Box 8 47040
812/438-2332 Tr/u$1 Mil
Hd: Dale L. Siekman, Pres
TrOpers: April Hautman, A.C.

Roachdale

TRI-COUNTY BANK & TRUST CO.
P.O. Box 218 46172
317/522-1000 Tr$6.1 Mil
Hd: Jerry Baumgartner, Pres&TO

Roanoke

TRUSTCORP BANK, HUNTINGTON, N.A.
102 S. Main St. 46783
219/672-2809
(Branch of Huntington)
Hd: F. William Anzinger, VP&TO

Rochester

FARMERS & MERCHANTS BANK
P.O. Box 567 46975
219/223-3105 Tr/o$1 Mil
Hd: Bill Gordon, TO
THE FIRST NATIONAL BANK
125 E. Ninth St. 46975
219/223-3151 Tr$5 Mil
Hd: Edward W. Bellows, ExecVP
Carolyn Price, AsstTO
Larry J. Carr, AsstTO
Mary Ruth Ingram, AsstTO

Rockville

THE PARKE STATE BANK
P.O. Box 188 47872
317/569-3171 Tr$6 Mil
Hd: Mrs. D. A. Soyack, TO
Mrs. U. M. Black, AsstTO
THE ROCKVILLE NATIONAL BANK
Market & Ohio Sts., P.O. Box 167 47872
317/569-3163 Tr/u$1 Mil
Hd: D. C. Swaim, TO

Royal Center

COMMUNITY STATE BANK
P.O. Box 370 46978
219/643-5555 Tr$4.9 Mil
Hd: Jeff Robinson, TO
TrOpers: H. Arlene Huffman, AsstTO
Lois Robinson, AsstTO

Salem

FARMERS-CITIZENS BANK
P.O. Box 365 47167
812/883-2091
Hd: James D. Allen, Dir
THE STATE BANK OF SALEM
P.O. Box 388 47167
812/883-2381
Hd: Kurt E. Wilson, Pres&TO

San Pierre

AMERICAN STATE BANK
San Pierre Banking Center 46374
219/828-4221
(Branch of North Judson)
Betty Kalinke, AsstVP&TO

Santa Claus

SPENCER COUNTY BANK
State Hwy. 162 & Louis J. Koch Blvd. 47579
812/937-4433 Tr/u$1 Mil
Hd: Merle J. Kendall, Pres
Steve D. Kendall, AsstTO

Saratoga

SARATOGA STATE BANK
P.O. Box 38 47382
317/584-2500 Tr$20 Mil
Richard Golliher, TO
Marc C. Edwards, AsstTO
Linda K. Thornburg, AsstTO

Seymour

JACKSON COUNTY BANK
P.O. Box 1001 47274
812/522-3607 Tr/o$40 Mil
Hd: Max W. Ernest, VP&TO
Robert G. Weekly, VP&TO
SEYMOUR NATIONAL BANK
P.O. Box 383 47274
812/522-2120 Tr$26.9 Mil
Hd: David S. Brooks, VP&TO

Shelbyville

AMERITRUST NATIONAL BANK
P.O. Box 510 46176
317/392-3261 Tr$1 Mil
Hd: R. W. Barger, Pres&CEO
FARMERS NATIONAL BANK
P.O. Box 790 46176
317/392-2543 Tr$26.2 Mil
Hd: Carlos E. Craven, Pres
Dorine Wolsiefer, VP&TO
Janet Roberts, AsstTO

Sheridan

SUMMIT BANK OF HAMILTON COUNTY
322 S. Main St., P.O. Box 107 46069
317/758-4481 Tr/o$9.8 Mil
Hd: Jack Remsen, Pres&TO
Vicki Remsen, VP&TO

Shipshewana

SHIPSHEWANA STATE BANK
P.O. Box 157 46565
219/768-4191 Tr$9.5 Mil
Hd: Richard C. Lewton, VP-MtgLoan&TO
PersTr: Orris W. Yoder, TO
TrOpers: Connie Miller, TO

South Bend

1st SOURCE BANK
P.O. Box 1602 46634
219/236-2790 Tr$700 Mil
Hd,Nb: James P. Coleman, SrVP&TO
PersTr,CorpTr: Robert B. Rountree, VP&SrTO
TrInv,ComTrF: John S. Seidl, VP&SrIO
EmplBen: R. Calvin White, VP&SrTO
TrOpers: Herbert Hueni, VP&SrTrAcctgO
SUMMIT BANK OF SOUTH BEND
P.O. Box 1108 46624
219/287-6600 Tr/u$1 Mil
Hd: John Lear, Pres
Michael Heminger, ExecVP
TRUSTCORP BANK, SOUTH BEND
P.O. Box 6 46624
219/237-5420 Tr$550 Mil
Hd: David A. Hosinski, SrVP&TO
PersTr: William A. Helmbrecht, VP
TrInv: James L. Lothard, VP
EmplBen: Thomas J. LaLonde, VP
VALLEY AMERICAN BANK & TRUST CO.
101 N. Main St., P.O. Box 11588 46634
219/237-4655
Hd: Roland R. Swanson, SrVP&SrTO
PersTr: Thomas J. Leland, VP&TO
CorpTr: Janet L. Dawson, VP&TO
TrInv,Nb: Eugene J. Topolski, VP&TO
EmplBen: Dallas P. Hogan, VP&TO
TrOpers: L. E. Wagner, VP

Spencer

OWEN COUNTY STATE BANK
P.O. Box 151 47460
812/829-4810 Tr$16 Mil
Hd: Gerald Wells, VP&TO

Sullivan

FIRST FARMERS STATE BANK
P.O. Box 190 47882
812/268-3331 Tr$4.7 Mil
K. P. Cooper, TO
Betty Bohannon, AsstTO
SULLIVAN-PEOPLES STATE BANK
32 S. Court St. 47882
812/268-4377 Tr$20 Mil
James M. Krodel, VP&TO
Deena Vandergriff, AsstTO

Sunman

PEOPLES BANK & TRUST CO.
P.O. Box 168 47041
812/623-2237 Tr/u$1 Mil
Hd: Donnell Steinfort, Csh&TO

INDIANA (Cont'd)

Syracuse

STATE BANK OF SYRACUSE
P.O. Box 127 46567
219/457-3165 Tr$1.4 Mil
Hd: James E. Caskey, Pres

Tell City

TELL CITY NATIONAL BANK
P.O. Box 129 47586
812/547-2323
Hd: Mary K. Smith, AsstVP
TrOpers: Kenneth Schroeder, Csh&AsstTO

Terre Haute

FIRST BANK AND TRUST COMPANY
Honey Creek Sq.
3511 Dixie Bee Rd. 47802
812/234-0087
(Branch of Brazil)

INDIANA STATE BANK
P.O. Box 1608 47808
812/234-5536 Tr$4.8 Mil
Hd: John Wm. Thompson, VP&TO
Rosemary Zink, AsstTO

MERCHANTS NATIONAL BANK
P.O. Box 1447 47808-1447
812/234-5571 Tr$263 Mil
Hd: Jeffrey R. Krieble, SrVP&TO
PersTr,EmplBen: John F. Sweet, TO
TrInv: Gary D. Shelton, TrInvO
ComTrF: Joan T. Chervenko, TO
TrOpers: Anne Lumsdon
Nb: John N. Royse, Chm&CEO
TrMktg&NbDev: Jay Coakley
Robert M. Boyer, Conslt
TDP: Kim Richardson

TERRE HAUTE FIRST NATIONAL BANK
One First Financial Plaza 47807-3225
812/238-6257 Tr$138 Mil
Hd: Fred P. Rubey, SrVP&TO
PersTr: Cary W. Sparks, VP&TO
TrInv: Robert D. Gibbons, TrInvO
Taxes: Alex F. Kosarko, TO
EmplBen: Dierdre J. Llewellyn, TO
TrOpers: James R. Brown, VP&TO

Thorntown

HOME NATIONAL BANK
P.O. Box 67 46071
317/436-2222
Hd: Jerry J. Johnson, Csh&TO

Tipton

CITIZENS NATIONAL BANK
102 N. Main St. 46072
317/675-2178 Tr$6.5 Mil
Hd: P. J. Schmith, Pres&TO

FARMERS LOAN & TRUST CO.
110 E. Jefferson St. 46072
317/675-2172 Tr$7.5 Mil
Hd: Betty Atchley, TO

Upland

STAR BANK COMPANY
225 N. Main 46989
317/998-2766
(Branch of Marion)
Hd: Dick Puckett, BrMgr&AsstTO

Valparaiso

THE FIRST BANK OF WHITING
150 W. Lincolnway 46383
219/462- 701 Tr$115 Mil
(Branch of Highland)
R. Daniel Eichinger, TO-Inv
Sheena Morrell, AdmAsst

FIRST NATIONAL BANK
P.O. Box 2147 46384-2147
219/462-4161 Tr$50 Mil
(Branches in Chesterton, Hebron, Kouts & Portage)
Hd: Steve Krieger, VP&SrTO
PersTr: Pam Almus, TO
TrOpers: Cynthia J. Hutcheson, AsstVP&TO

GAINER BANK
101 E. Lincolnway 46383
(Branch of Gary)
P. M. Sarkisian, TSO
L. Taylor, TSO
A. Gustafson, TSO

Veedersburg

VEEDERSBURG STATE BANK
P.O. Box 247 47987
317/294-2455 Tr$1 Mil
Hd: Richard Barbercheck, TO
Cathi Throckmorton, AsstTO

Vevay

VEVAY DEPOSIT BANK
P.O. Box 176 47043
812/427-2323 Tr/u$1 Mil
Hd: Ralph V. Tilley, Pres&SrTO

Vincennes

AMERICAN NATIONAL BANK
302 Main St., P.O. Box 438 47591
812/882-3050 Tr$42 Mil
Hd: Karen L. Krodel, Esq., VP&SrTO

SECURITY BANK & TRUST CO.
P.O. Box 1200 47591
812/882-4990 Tr$26 Mil
Hd: Michael J. Hagen
TrInv: Walter Cory, SrVP&TO
TDP: Mrs. Faye Vincent, OffMgr

Wabash

FIRST NATIONAL BANK IN WABASH
P.O. Box 397 46992
219/563-1116 Tr$19 Mil
Hd: Richard E. Knafel, VP&TO
Geri Schuler, TO
Rita Fedewa, TrAdm

FRANCES SLOCUM BANK & TRUST CO.
P.O. Box 588 46992
219/563-4116 Tr/u$1 Mil
Hd: Jerry M. Ault, Pres&TO

Wakarusa

TRUSTCORP BANK, GOSHEN
P.O. Box 426 46573
219/862-2220 Tr$20 Mil
(Branch of Goshen)
Hd: Ross Sloat

Walkerton

AMERICAN STATE BANK
Koontz Lake
Rt. 5, Box 244A 46574
219/828-4221
(Branch of North Judson)
Betty Kalinke, AsstVP&TO

Warsaw

FIRST NATIONAL BANK
P.O. Box 1447 46580
219/267-3271 Tr$92 Mil
Hd: John Elliott, SrVP&TO
CorpTr,TrOpers: Jean Rollings, AsstVP&TO
PersTr: Carol M. Kesell, AsstVP&TO
EmplBen: Hal Stroh, AsstVP&TO

LAKE CITY BANK
P.O. Box 1387 46580
219/267-9110 Tr$54 Mil
Hd: Robert E. Gephart, SrVP&TO
TrOpers: Jeanine Knowles, AsstVP&TO
Nb: Joe V. Sutton, VP&TO

Washington

PEOPLES NATIONAL BANK & TRUST CO.
201 E. Main St. 47501
812/254-4630 Tr$3 Mil
Hd: Joseph A. Wellman, Pres&TO
Barbara Rodimel, AsstVP
Linda L. Osmon, Csh&SrTO

THE STATE BANK OF WASHINGTON
P.O. Box 111 47501
812/254-2320 Tr$1 Mil
Hd: Patricia Paul, AsstCsh
Sue Mangin, TO

UNITED SOUTHWEST BANK
P.O. Box 499 47501
812/254-1760 Tr$2.5 Mil
William E. Summers, TO
Jack L. Colbert, TO
Marcella Poindexter, TO
Iona Lawyer, TO

Waterloo

CITIZENS STATE BANK
280 N. Wayne St. 46793
219/837-7148 Tr/u$1 Mil
Hd: Juanita Crowl

Whiting

AMERICAN TRUST & SAVINGS BANK
P.O. Box 790 46394
219/659-0850
Hd: Philip J. Grenchik, Pres

Winamac

FIRST UNION BANK & TRUST CO.
110 N. Market St., P.O. Box 10 46996
219/946-3113 Tr/o$3 Mil
Hd: James J. Brettin, Pres&TO

Winchester

PEOPLES LOAN & TRUST BANK
P.O. Box 409 47394
317/584-3501 Tr$45.50 Mil
(Branches in Eastside Winchester, Farmland, Lynn, Richmond & Ridgeville)
Hd: Terri E. Matchett, VP&TO
Shirley J. Ertel, AsstTO
TrOpers: Debra K. Butcher
TDP: Rhonda King

RANDOLPH COUNTY BANK
122-124 W. Washington 47394
317/584-2501 Tr$7 Mil
Hd: Linda D. Brown, VP&TO
EmplBen: Richard Peterson, Pres&TO

Windfall

UNION STATE BANK
46076
317/945-7255
Hd: H. D. McNew, Pres&TO
Ruth G. McNew, SrVP

Wolcott

BANK OF WOLCOTT
P.O. Box 336 47995
219/279-2185 Tr$1 Mil
Hd: James J. Evans, Pres&TO
PersTr,CorpTr,TrInv,ComTrF:
Margaret M. Howard, VP,Csh&AsstTO

Zionsville

MID STATE BANK
P.O. Box 100 46077
317/873-3377 Tr$17 Mil
(Branch in Lebanon)
Hd: Robert A. Duff, SrVP&TO
Joyce Cunningham, AsstCsh&AsstTO

IOWA

Ackley

ACKLEY STATE BANK
650 Main St. 50601
515/847-2651 Tr$.3 Mil
Hd: Gary Homan, TO

Adel

BRENTON BANK AND TRUST COMPANY
P.O. Box 157 50003
515/993-4551
(Trust Services Provided by Affiliate Brenton National Bank of Des Moines)
RegTO: Douglas M. Larson, AsstVP&TO

Albert City

ALBERT CITY SAVINGS BANK
P.O. Box 128 50510
712/843-2211
Hd: John W. Hopkins, Pres

Algona

FIRST INTERSTATE BANK OF ALGONA
P.O. Box 40 50511
515/295-2487 Tr/u$1 Mil
Hd: Wayne N. Forgey, Pres&TO
IOWA STATE BANK, ALGONA, IOWA
5 E. Call St. 50511
515/295-3595 Tr$11 Mil
Hd: John R. O'Neal II, TO

Alta

THE FIRST TRUST & SAVINGS BANK
P.O. Box 37 51002
712/284-1234 Tr$139.8 Mil
Hd: William C. Fulcher, Pres

Alta Vista

ALTA VISTA STATE BANK
50603
515/364-2135 Tr/u$1 Mil
Hd: Roger F. Busch, Pres&TO

Ames

FIRST NATIONAL BANK
P.O. Box 846 50010
515/232-5561 Tr$36 Mil
Hd: Steven J. McLaughlin, AsstVP&TO
JoAnn E. Lathrop, AsstTO
Becky S. McMillen, AsstTO
UNITED BANK & TRUST
P.O. Box 828 50010
515/232-8200 Tr$22 Mil
Hd: Barbara J. Brinkmeyer, VP&TO
PersTr: Dennis Flanery, TrAdmin

Ankeny

ANKENY STATE BANK
817 N. Ankeny Blvd.
P.O. Box 100 50021
515/964-4293 Tr$6.6 Mil
Hd: Donald L. Davis, VChmBd&TO
EmplBen: Dale C. Froehlich, Pres

Anthon

FIRST TRUST & SAVINGS BANK
P.O. Box G 51004
712/373-5224 Tr/u$2 Mil
Hd: David Claussen, Pres&TO

Arthur

IDA COUNTY STATE BANK
51431
712/364-3292
(Branch of Ida Grove)

Ashton

ASHTON STATE BANK
Main St. 51232
712/724-6326
Sandra Patten, TO

Atlantic

FIRST WHITNEY BANK & TRUST
P.O. Box 271 50022
712/243-3195 Tr$1 Mil
Hd: R. D. Bolton, VP&TO

Audubon

AUDUBON STATE BANK
315 Broadway 50025
712/563-2644
Hd: F. James Boyd
TrOpers: Anna Elmquist

Aurelia

THE FIRST TRUST & SAVINGS BANK
111 E. 2nd St. 51005
712/434-2291 Tr/u$1 Mil
Hd: Scott Monicle, Pres

Bedford

STATE SAVINGS BANK
P.O. Box 68 50833
712/523-2131 Tr/u$1 Mil
Hd: Donald E. Harms, ExecVP
TrOpers: Brian Graeve

Belmond

FIRST STATE BANK
P.O. Box 39 50421
515/444-3226 Tr/u$1 Mil
Hd: G. S. Hinman, Pres&TO
Ethel Brunes, VP&AsstTO
Bradley W. Robson, VP&AsstTO

Bloomfield

DAVIS COUNTY SAVINGS BANK
P.O. Box 35 52537
515/664-2006 Tr$3 Mil
Hd: Jim Carlisle, TO

Boone

BOONE STATE BANK & TRUST CO.
716 8th St., P.O. Box 428 50036
515/432-6200 Tr/o$3 Mil
Hd: Ken Sundall, Pres
THE CITIZENS NATIONAL BANK
724 Story St. 50036
515/432-7611 Tr$11 Mil
Pam Merritt, TO

Brighton

RUBIO SAVINGS BANK OF BRIGHTON
122 E. Washington St. 52540
Hd: Dean Edwards, Pres

66% of the readers of
TRUSTS ESTATES
handle charitable requests.

Burlington

BURLINGTON BANK & TRUST
222 N. Main St. 52601
319/753-9100 [illegible]0 Mil
Hd,TrInv,ComTr [illegible]: Frank J. Delaney, III
Prob,PersTr,CorpTr: John Walz
ComTrF,EmplBen: Barry A. Corson
TrOpers: Carol Sanders
FARMERS & MERCHANTS BANK & TRUST
P.O. Box 928 52601
319/752-3661 Tr$17.5 Mil
Douglas M. Brienzo, AsstTO
FIRST NATIONAL BANK
P.O. Box 1088 52601
319/752-2761 Tr$85 Mil
Hd,PersTr,CorpTr,TrInv:
Robert C. Matsch, Chm&SrTO
EmplBen,TrOpers: Dennis G. Daedlow, TO
TrOpers: Marie Oliver, TO
TrInv: Virginia Rice
Kent Lewis, TO
Susan Brown, TO

Carroll

CARROLL COUNTY STATE BANK
Sixth & Adams Sts. 51401
712/792-3567 Tr$163 Mil
Hd: Norma Bromert, VP&TO

Cedar Falls

CEDAR FALLS TRUST & SAVINGS BANK
P.O. Box 39 50613
319/277-1320 Tr$14 Mil
Hd: Thomas N. Hawkinson, TO

Cedar Rapids

BRENTON BANK & TRUST CO.
P.O. Box 4331 52407
319/364-9135
(Trust Services Provided by Affiliate Brenton National Bank of Des Moines)
RegTO: John Grabow, AsstVP&TO
FIRST TRUST & SAVINGS BANK
1201 3rd St., S.E. 52401
319/364-1000 Tr$11 Mil
Hd: Ben Williamson, VP&TO
GUARANTY BANK & TRUST CO.
3rd Ave. & 3rd St.
P.O. Box 1807 52406
319/362-2111 Tr$10 Mil
Hd: D. Bruce Gibson, Pres&TO
Thomas G. Nelson, VP&TO
Dennis J. Evans, TO
MERCHANTS NATIONAL BANK
222 Second Ave., S.E. 52401
319/368-4625 Tr$320 Mil
Hd: John J. Kloss, ExecVP
PersTr,Nb: Russell E. Curtis, VP
CorpTr: Jeffrey Kaiden, TO
TrInv: Dennis Haines, VP
EmplBen: Deborah McArthur, EBO
TrOpers: Diane Bottorf, AsstVP
TrCoun: Elizabeth Henriksen, VP
NORWEST BANK CEDAR RAPIDS, N.A.
P.O. Box 1887 52406
319/364-0191 Tr$265 Mil
Hd: Peter B. Welch, SrVP&SrTO
CorpTr: Linda Larsen
TrInv: Tim Kadlec
EmplBen: Dan Way, TO
TrOpers: Lila Helms, TO
Nb: Vernon Gericke, VP&TO
TDP: Chris Clark
UNITED STATE BANK
320 3rd St., S.E. 52404
319/366-8413 Tr$40 Mil
Hd: Rick Seger
TrOpers,TDP,Nb: Cordy Busch

IOWA (Cont'd)

Centerville

IOWA TRUST & SAVINGS BANK
P.O. Box 490 52544
515/437-4500 Tr$5.0 Mil
Hd: Jack Maletta, VP&TO

Chariton

NATIONAL BANK & TRUST CO.
P.O. Box 331 50049
515/774-8581 Tr$3.1 Mil
Hd: Larry Rolfstad, Pres&TO
TrOpers: Rosemary Swainny

Charles City

CITIZENS NATIONAL BANK
P.O. Box 517 50616
515/228-3461 Tr/u$1 Mil
Hd: Dan N. Frudden, VP

FIRST SECURITY BANK & TRUST CO.
809 Clark St. 50616
515/228-2343 Tr$18.5 Mil
Hd: Larry J. Richards, VP&TO
Heather Meyer, Adm

Cherokee

CENTRAL TRUST & SAVINGS BANK
P.O. Box 518 51012
712/225-2546 Tr/u$1 Mil
Hd: John B. Keeline, Pres
Kenneth N. Watts, Csh&TO

CHEROKEE STATE BANK
P.O. Box 906 51012
712/225-5131 Tr$15 Mil

VALLEY BANK & TRUST
P.O. Box 966 51012
712/225-6117 Tr$.5 Mil
Hd: Donald E. Harms

Clarence

COMMUNITY STATE BANK
601 Lombard St. 52216
319/452-3155
Hd: Tom Jepson, Pres

Clarinda

PAGE COUNTY STATE BANK
P.O. Box 237 51632
712/542-5661 Tr$1.5 Mil
Hd,EmplBen: Ken Whitmore, VP&TO

Clarion

BRENTON BANK & TRUST CO.
P.O. Box 388 50525
515/532-2854
(Trust Services Provided by Affiliate Brenton National Bank of Des Moines)
RegTO: Dan A. Hogan, AsstVP&TO

FIRST NATIONAL BANK
P.O. Box 268 50525
515/532-2841 Tr$2.1 Mil
Hd: Duane D. Asbe, VP&TO

Clear Lake

CLEAR LAKE BANK & TRUST CO.
P.O. Box 8 50428
515/357-7121 Tr$2 Mil
Hd: Ray V. Hewitt, Pres&TO

Clinton

THE CLINTON NATIONAL BANK
P.O. Box 151 52732
319/243-1243 Tr$40 Mil
Hd,TrInv,Nb: Chris E. Fenimore, VP&SrTO
PersTr,CorpTr: Gene C. Biermann, VP
PersTr,CorpTr,EmplBen,TrOpers,TDP: Carol A. Peterson
PersTr,CorpTr,TrOpers,TDP: Shirley G. Mohr
TrOpers,TDP: Ruth K. Root

FIRST NATIONAL BANK
405 S. Third St. 52732
319/243-8500 Tr$30 Mil
Hd: Craig R. Cordt, VP&TO
TrOpers: M. Sharon Alm, AsstVP&TO

Collins

EXCHANGE STATE BANK
104 Main St., P.O. Box 340 50055
515/385-2304 Tr$.5 Mil
Hd: Joan E. Enfield, TO

Conrad

THE FIRST STATE BANK
P.O. Box 10 50621
515/366-2165 Tr$1.2 Mil
Hd: Dorothy King, VP&Csh
James J. Molloy, Pres&AsstTO
Jane Katzer, AsstTO

Council Bluffs

COUNCIL BLUFFS SAVINGS BANK
Pearl & Broadway 51501
712/325-2950 Tr$110 Mil
Hd: Emmet Tinley, III, VP,Comp&TO
PersTr: Gary R. Faust, VP&TO
Janet Melchior-Kopp, TrRep
Sheila Tate, TrAdm
PersTr,EmplBen: Brent Peters
CorpTr: John E. Meyers, AsstTO
TrInv: Julie Driftmier, TrInvO
Farm,Nb: Gary Thien, FM
Joseph Trumm, FM

FIRST NATIONAL BANK OF COUNCIL BLUFFS
500 W. Broadway 51503
712/325-2625 Tr$30 Mil
Hd: John T. Shark, TO
PersTr: Virginia Nelson, AsstVP&TO

STATE BANK & TRUST
P.O. Box 68 51502
712/323-7521
Hd: Betsy J. Fredricks, TO

Cresco

CRESCO UNION SAVINGS BANK
P.O. Box 57 52136
319/547-2040 Tr$5.8 Mil
Hd: J. H. Thomson, Chm&TO

Creston

IOWA STATE SAVINGS BANK
P.O. Box 109 50801
515/782-6441 Tr/u$1 Mil
Hd: Dave Driskell, ExecVP&TO

Dallas Center

BRENTON STATE BANK
P.O. Box 513 50063
515/992-3755
(Trust Services Provided by Affiliate Brenton National Bank of Des Moines)
RegTO: Douglas M. Larson, AsstVP&TO

Danville

DANVILLE STATE SAVINGS BANK
P.O. Box 295 52623
319/392-4261 Tr$1 Mil
Hd: Don P. Kelley, Pres
Doris P. Kelley, TO

Davenport

BRENTON FIRST NATIONAL BANK
P.O. Box 100 52805
319/326-4001
(Trust Services Provided by Affiliate Brenton National Bank of Des Moines)
RegTO: John Gradow, AsstVP&TO

DAVENPORT BANK & TRUST CO.
203 W. 3rd St. 52801
319/383-3211 Tr$585 Mil
Hd: E. L. Carmody, SrVP
R. E. Kautz, SrVP
S. C. Briggs, VP
S. P. Hook, VP
M. M. Volz, Jr., VP
R. J. Jennings, TO
R. V. Oakes, TO
L. R. Kelly, TO
N. D. Goldsmith, TOpO
J. R. Tiedje, TO

FIRST BANK, DAVENPORT, IOWA
2nd & Main, P.O. Box 940 52801
319/328-3080 Tr$58 Mil
Hd: Susan S. Skora, VP&SrTO
TrOpers: Bonny Thompson, TO
Gregory J. McEvoy, TO
Inv: Philip A. Horn, TrInvO

NORTHWEST BANK & TRUST CO.
100 E. Kimberly Rd. 52806
319/388-2654 Tr$60 Mil
PersTr,Nb: Margo A. Hancock, VP-TBD
TrInv: Margaret Rich, AsstVP
CorpTr,EmplBen,TrOpers: Allan Somers, VP&TO

Decorah

DECORAH STATE BANK
120 W. Water St. 52101
319/382-2991 Tr$20 Mil
Hd,Nb: Paula J. Petersburg, VP&TO
TrOpers: DeAnne Holzer, ExecTrAsst

★ Des Moines

BANKERS TRUST CO.
P.O. Box 897 50304
515/245-2800 Tr$500 Mil
Hd: Jack A. Rogers, SrVP&TO
PersTr: Wayne F. VanHeuvelen, VP&TO
CorpTr: Bryan Hall, VP&TO
TrInv: Doug Angstrom, VP&TO
EmplBen: William H. Feller, AsstVP&TO
TrOpers: Jeri Le Henry, AsstVP&TO
OpersSvc: Marilyn Carlson, VP&TO

BRENTON BANKS INC.
(Holding Company)
Financial Services Div.
Trust Dept.

BRENTON NATIONAL BANK OF DES MOINES
29th & Ingersoll, P.O. Box 891 50304
515/282-5855 Tr$217 Mil
(Branches in Adel, Cedar Rapids, Clarion, Dallas Center, Davenport, Des Moines, Emmetsburg, Grinnell, Indianola, Jefferson, Knoxville, Marshalltown, Perry & Urbandale)
Hd. of Trust Depts. for all Brenton Banks: Craig V. McGarry, VP&SrTO
PersTr: Rex M. Anderson, VP&TO
Douglas M. Larson, AsstVP&TO
John Grobow, AsstVP&TO
Dan A. Hogan, AsstVP&TO
TrInv: Robert F. Pedersen, VP&TO
EmplBen: Stacy Von Blair, AsstVP&TO

FIRST INTERSTATE BANK OF DES MOINES, NatAssn
Locust at 6th Ave. 50309
515/245-7030 Tr$380 Mil
Hd: David D. Gordon, SrVP&SrTO
TrInv,ComTrF: Larry R. Cobb, VP&TrInvO
EstAdmin: Dirk C. Van Zante, SrTO
PersTr: Maggie A. Hoogerhe, VP/PersTr
EmplBen: Jodi Pierce, CTO

HAWKEYE BANK AND TRUST OF DES MOINES
(Subsidiary of Hawkeye Bancorporation)
E. 5th & Locust St. 50307
515/246-7800 Tr$180 Mil
Hd: Keith J. Gredys, VP&SrTO
PersTr: James E. Miller, VP&TO
Lydia Liedman, TO
Tracy Abbas-Brown, AsstTO
EmplBen: Matt Egenes, AsstVP&TO
Douglas R. Schulte, AsstTO
TrOpers: Carol T. Stone, VP&TO

NORWEST BANK DES MOINES, N.A.
666 Walnut St. 50309
515/245-3202 Tr$1 Bil
Hd: John P. Rigler, SrVP
PersTr: James W. Frost, VP
CorpTr: Don S. Mears, VP
TrInv: Jeanne L. Baker, SrTO
EmplBen: M. Alan Ostebee, VP
TrOpers: John K. Benoit, Jr., VP
Nb-PersTr: Frank J. Marcovis, VP
Nb-CorpTr: Randall C. Jensen, SrTO

VALLEY NATIONAL BANK
6th & Walnut St. 50304
515/245-6222 Tr$290 Mil
Hd: Charles H. Leibold, VP&SrTO
PersTr: Susan P. Cramer, VP&TO
CorpTr,EmplBen: Nancy K. Dittmer, VP&TO
TrInv,ComTrF: Scott Konecny, SrTrInvO
TrOpers: Jill Hurst, SrTOpO
Nb: B. James Grim, TrCoun

De Witt

DEWITT BANK & TRUST CO.
P.O. Box 58 52742
319/659-3211 Tr$9 Mil
Hd: Roger J. Hill, VP&TO

FIRST CENTRAL STATE BANK
914 6th Ave. 52742
319/659-3141 Tr/u$2 Mil
Hd: John W. Fagerland, ChmBd&TO
Alan R. Tubbs, Pres&TO

Dike

IOWA SAVINGS BANK
P.O. Box C 50624
319/989-2474
Hd: Russell J. Perry, Pres&TO

Dubuque

AMERICAN TRUST & SAVINGS BANK
9th & Main Sts. 52003
319/582-1841 Tr$220 Mil
Hd/Inv: Leo J. Meier, ExecVP&TO
Hd/Tr: Robert J. Donovan, VP&TO
PersTr: Timothy Tupper, TO
Sandra Knabel, TrAdm
TrInv: Charles J. Schrup, ExecVP&TO
EmplBen: Peter Oester, TO
TrOpers: Gloria Cahalan, TOpO

DUBUQUE BANK & TRUST CO.
P.O. Box 747 52001
319/589-2133 Tr$75 Mil
Hd: Paul J. Peckosh, VP&TO
EstAdm&Tx: Bruce Rehmke, VP&TO
TrInv: Melvin Miller, CFA, VP&IO
TrOpers: Rita McCarthy, TOpO
TrInv: Paul Heacock, IO

FIRST NATIONAL BANK
7th at Town Clock Plaza 52001
319/582-3655 Tr$7[illegible] Mil
Hd,CorpTr,Nb: Mark J. Willging, VP&TO
ComTrF,TrInv: George L. Stitziel, VP-Inv
PersTr,Est: James A. Kevkhove, TO
Elizabeth Neiers
PersTr: Shirley A. Christensen, TO
EmplBen: Richard K. Howard, TO
TrOpers: Diane Reuter, TrOpSupv

The Directory of Trust Institutions is included in a T&E subscription!

Durant

LIBERTY TRUST & SAVINGS BANK
P.O. Box 1118 52747
319/785-4441 Tr/o$1 Mil
Hd: Bill D. Paulsen, Pres
Nb: R. L. Hansen, SrVP&AsstTO

Earlham

EARLHAM SAVINGS BANK
P.O. Box 426 50072
515/758-2251 Tr$1 Mil
Hd: Vernon L. Geiger, ExecVP

Early

CITIZENS FIRST NATIONAL BANK
201 Main 50535
712/273-5500 Tr$50 Mil
(Branch of Storm Lake)
Vicki Mattaidess, BrMgr

Eldora

HARDIN COUNTY SAVINGS BANK
P.O. Box 311 50627
515/858-3407 Tr$2 Mil
Hd: Linda J. Barcus, VP&TO

Eldridge

CENTRAL TRUST & SAVINGS BANK
P.O. Box 200 52748
319/285-4876 Tr$3 Mil
Hd: Susan S. Skora, TO

Emmettsburg

BRENTON BANK OF PALO ALTO COUNTY
11th & Broadway, P.O. Box 318 50536
712/852-4412
(Trust Services Provided by Affiliate Brenton National Bank of Des Moines)
RegTO: Douglas M. Larson, AsstVP&TO

IOWA TRUST & SAVINGS BANK
Lock Box 159 50536
712/852-3451 Tr/u$1 Mil
Hd: John F. Spies, Pres

Fairfax

FAIRFAX STATE SAVINGS BANK
P.O. Box 277 52228
319/846-2300 Tr$2.4 Mil
Hd: D. C. Neuhaus, Pres

Fonda

THE FIRST NATIONAL BANK
P.O. Box 502 50540
712/288-4421
Carla Lindgren, Csh&TO

Forest City

LIBERTY BANK & TRUST
P.O. Box 330 50436
515/582-4141 Tr$2.0 Mil
Hd: Judy Berry, AsstVP&TO

MANUFACTURERS BANK & TRUST CO.
P.O. Box 450 50436
515/582-2825 Tr$7 Mil
Hd: Ronald L. Hansen, ExecVP&TO

Fort Dodge

FIRST AMERICAN STATE BANK
P.O. Box 798 50501
515/573-2154 Tr$45 Mil
Hd: James M. O'Dwyer, VP&TO
TrOpers: Maureen E. Merrill, AsstTO

FIRST INTERSTATE BANK OF FORT DODGE
723 First Ave. S. 50501
515/573-1900 Tr$44 Mil
Hd: Laurie M. Hendricks
Linda Fuller, AsstTO

NORWEST BANK DES MOINES, N.A.
Capital Management & Trust Div./Ft. Dodge
P.O. Box 658 50501
515/576-6811 Tr$30 Mil
Hd: Joseph F. Flattery, TO

Fort Madison

FORT MADISON BANK & TRUST CO.
P.O. Box 329 52627
319/372-5164 Tr$13 Mil
Hd: Thomas H. Mohrfeld, SrVP&TO

LEE COUNTY BANK & TRUST
P.O. Box 280 52627
319/372-2243
Roberta N. Siegfried, VP&TO

Fostoria

FARMERS SAVINGS BANK
P.O. Box A 51340
712/262-2708 Tr/u$1 Mil
Hd: Dale Tatman, TO

Galva

IDA COUNTY STATE BANK
P.O. Box 111 51020
712/282-4439
TrOpers: Janna Brandt, VP&AsstTO

Glenwood

GLENWOOD STATE BANK
P.O. Box 431 51534
712/527-3157
Hd: John C. Dean, Pres

Glidden

THE FIRST NATIONAL BANK IN GLIDDEN
P.O. Box 506 51443
712/659-3611 Tr$1 Mil
(Branch in Lohrville)
Hd: D. R. Walker, Pres

Granville

AMERICAN STATE BANK
51022
712/727-3257
(Branch of Sioux Center)
Leslie J. Wynja, Csh&TO

Grinnell

BRENTON NATIONAL BANK-POWESHIEK COUNTY
P.O. Box 149 50112
515/236-7575
(Trust Services Provided by Affiliate Brenton National Bank of Des Moines)
RegTO: Dan A. Hagan, AsstVP&TO

GRINNELL STATE BANK
P.O. Box 744 50112
515/236-3174 Tr$2.5 Mil
Hd: F. Addison Jones, Pres&TO
PersTr,TrInv: F. Austin Jones, TO
EmplBen: Carolyn Grosenbach, VP&AsstTO
TDP: Deloris Koger, AsstCsh&AsstTO

Grundy Center

THE GRUNDY NATIONAL BANK
603 Seventh St. 50638
319/824-5431 Tr$3 Mil
Arnold Schultz, Chm,Pres&CEO
Hd: Kevin J. Swalley, VP&Csh

IOWA (Cont'd)

Guthrie Center

GUTHRIE COUNTY STATE BANK
P.O. Box 8 50115
515/747-2218 Tr$1 Mil
Hd: Roger Underwood, Pres&TO

Hawkeye

CITIZENS SAVINGS BANK
109 W. Main 52147
319/427-3255 Tr/u$1 Mil
Hd: Clair J. Lensing

Hills

HILLS BANK & TRUST CO.
131 Main St. 52235
319/679-2141 Tr$32 Mil
Hd: Bradford C. Zuber, SrTO
PersTr: Joyce Klimesh
EmplBen: Laura Bahl
TrOpers: Marcella Goos

Hospers

AMERICAN STATE BANK
51238
712/752-8111
(Branch of Sioux Center)
Leslie J. Wynja, Csh&TO

Humboldt

HUMBOLDT TRUST & SAVINGS BANK
P.O. Box 37 50548
515/332-1451 Tr$1.8 Mil
Hd: C. J. Howard, Pres
PersTr,CorpTr,EmplBen: Deborah Bowden, TO

Ida Grove

FIRST STATE BANK
P.O. Box 276 51445
712/364-3181 Tr$1 Mil
Hd: Wayne Nielsen, Pres

IDA COUNTY STATE BANK
P.O. Box 111 51445
712/364-3393 Tr$25 Mil
(Branches in Arthur and Galva)
Hd: Gerald Schmidt, VP&TO
TrOpers: Sandra Sykes, Sec
TDP: Terry Gosch, VP

Independence

SECURITY STATE BANK
231 First St. E. 50644
319/334-7035
Hd: James L. Walker, SrVP&TO

Indianola

PEOPLES TRUST & SAVINGS BANK
P.O. Box 279 50125
515/961-9616 Tr$8 Mil
Hd: Mary Ann Waters, TO
TrOpers: Janis Reese, TrAsst

WARREN COUNTY BRENTON BANK & TRUST
P.O. Box 757 50125
515/961-5321
(Trust Services Provided by Affiliate Brenton National Bank of Des Moines)
RegTO: Rex M. Anderson, VP&TO

87% of the readers of
TRUSTS & ESTATES
save back issues.

Iowa City

FIRST NATIONAL BANK, IOWA CITY
P.O. Box 1880 52244
319/356-9040 Tr$200 Mil
Hd: Vincent L. Maurer, SrVP&SrTO
PersTr: Theodore L. Kron, TO
Allyn D. Jordan, TO
TrInv: Darrell H. Wright, TrInvO
EmplBen: Debra L. Morris, TO
TaxAdmin: Brian C. Wright, TO

IOWA STATE BANK & TRUST COMPANY
P.O. Box 1700 52244
319/356-5933 Tr$38 Mil
Hd: Suzanne Summerwill, VP&TO
PersTr: Elaine Ivie, TO
Irene A. Malenda, TO
EmplBen: Mark P. Mandziara, TO

Jefferson

BRENTON STATE BANK OF JEFFERSON
200 W. State St. 50129
515/386-3141
(Trust Services Provided by Affiliate Brenton National Bank of Des Moines)
RegTO: Douglas M. Larson, AsstVP&TO

HOME STATE BANK
P.O. Box 351 50129
515/386-2131 Tr$9.7 Mil
Hd: Douglas McDermott, Pres&TO

Jesup

FARMERS STATE BANK
1310 6th St. 50648
319/827-1050
Hd: Albert C. Duroe, Pres&TO

Kellogg

SECURITY BANK KELLOGG-SULLY
P.O. Box 38 50135
515/526-8231 Tr/o$1 Mil
Hd,Nb: Roger J. Holck, Pres&TO

Keokuk

KEOKUK SAVINGS BANK & TRUST CO.
P.O. Box 1008 52632
319/524-2944 Tr$10 Mil
Hd: Ed Johnstone, Pres
John K. Boudinot, VP

STATE CENTRAL BANK
P.O. Box 847 52632
319/524-1021 Tr$22 Mil
Hd: Philip J. O'Hara, TO

Keosauqua

FARMERS STATE BANK
P.O. Box 130 52565
319/293-3794 Tr$1 Mil
Hd: A. P. Ovrom, Pres&TO

Knoxville

THE COMMUNITY NATIONAL BANK & TRUST
102 S. Second St., P.O. Box 269 50138
515/828-8041 Tr$1.4 Mil
(Trust Services Provided by Affiliate Brenton National Bank of Des Moines)
RegTO: Rex M. Anderson, VP&TO

IOWA STATE SAVINGS BANK
P.O. Box 438 50138
515/828-8000
Hd: Ned K. Job, Pres&TO

Lake City

LAKE CITY STATE BANK
201 N. Center St. 51449
712/464-3181 Tr$3 Mil
Hd: Ervin Berg

Lansing

KERNDT BROS. SAVINGS BANK
P.O. Box 325 52151
319/538-4231
Hd: Gus Kerndt, VP

Larchwood

SECURITY SAVINGS BANK
51241
712/477-2496
Hd: L. R. Impecoven
J. M. Dominy

Laurens

LAURENS STATE BANK
102 S. Third St. 50554
712/845-2627 Tr$5.4 Mil
Hd: Richard L. DeYoung, CEO&ChTO
Nancy Goedert, TO

LeMars

FIRST NATIONAL BANK
P.O. Box 1230 51031
712/546-7811
Hd: Ronald R. Hansen, Csh&TO

Leon

DECATUR COUNTY STATE BANK
P.O. Box 171 50144
515/446-4841 Tr$2 Mil
Hd: Ward Kilgore, VChm

Lester

PEOPLES BANK & TRUST
P.O. Box 37 51242
712/478-4411
(Branch of Rock Valley)
Hd: Andrea Van Beek, TO
TrOpers: Stephanie Morrison

Little Rock

ROCK RAPIDS STATE BANK
P.O. Box 337 51243
712/479-2286
(Branch of Rock Rapids)
TrOpers: Stephanie Morrison

Lohrville

FIRST NATIONAL BANK
P.O. Box 316 51453
712/465-2715
(Branch of Glidden)

Madrid

CITY STATE BANK
105 E. 2nd St. 50156
515/795-3807 Tr/u$1 Mil
Hd: R. J. Sundberg, Pres&TO
B. E. Lund, AsstCsh&AsstTO

Manchester

FARMERS & MERCHANTS SAVINGS BANK
101 E. Main St. 52057
319/927-4475 Tr$2.0 Mil
Hd: Gerald T. Burke, VP&TO

FIRST STATE BANK
300 E. Main St. 52057
319/927-3814 Tr$1 Mil
Joseph Wiewel, TO
J. A. Wiewel, TO
Melvin Weber, TO

Mapleton

FIRST STATE BANK OF MAPLETON
402 Main St. 51034
712/882-1343 Tr$1 Mil
Hd: Myron D. Rozell
TrOpers: Tammy Flanigan, TO

MAPLETON TRUST & SAVINGS BANK
401 Main St., P.O. Box 183 51034
712/882-1131 Tr$8 Mil
Hd: Ed Henkenius, 1stVP

Maquoketa

HAWKEYE BANK & TRUST CO.
120 S. Main St. 52060
319/652-2487 Tr$3.5 Mil
Hd: Linda Bodenhofer, Csh

MAQUOKETA STATE BANK
203 N. Main St. 52060
319/652-2491 Tr/o$15 Mil
Hd,PersTr,CorpTr:
John W. Fagerland, Pres&TO
PersTr,CorpTr,TrInv: Dean Engel, AsstTO
TrInv,EmplBen: Elaine Edwards, VP&AsstTO

Marathon

THE CITIZENS STATE BANK
P.O. Box 37 50565
712/289-4401 Tr/u$1 Mil
Hd: Norris G. Olney, Jr., Pres&TO

Marcus

THE FARMERS STATE BANK
P.O. Box 548 51035
712/376-4154
Hd: Stanley O. Nervig, Pres
Kenneth L. Ogren, VP&Csh

Marion

FARMERS STATE BANK
1240 8th Ave., P.O. Box 569 52302
319/377-4891 Tr$11 Mil
Hd: Dennis E. Beatty, VP&TO
Kathryn Melchert, TOpO
Mary Hanna, AsstTO

Marshalltown

BRENTON BANK & TRUST CO.
P.O. Box 310 50158
515/754-5612
(Trust Services Provided by Affiliate Brenton National Bank of Des Moines)
RegTO: Dan A. Hagan, AsstVP&TO

COMMERCIAL STATE BANK
P.O. Box 717 50158
515/752-4591 Tr$6 Mil
Larry Hutchinson, TO
James R. Gilmour, AsstTO

SECURITY BANK
P.O. Box 370 50158
515/754-5500 Tr$65 Mil
Hd: Michael W. Bloom, VP&TO
ComTrF: Carol Burt
Farm: Michael Baltes, FM

Mason City

FIRST INTERSTATE BANK OF MASON CITY
25 W. State St. 50401
515/421-1000
Hd: Henry E. Edsill, VP&TO

NORWEST BANK DES MOINES, NatAssn
P.O. Box 411 50401
515/423-1720 Tr$29 Mil
Hd: Gary K. Koos, SrTO

Mechanicsville

THE MECHANICSVILLE TRUST & SAVINGS BANK
P.O. Box 129 52306
319/432-7291 Tr/u$1 Mil
Hd: R. A. Steen, Pres

Melvin

MELVIN SAVINGS BANK
P.O. Box 188 51350
712/736-2420 Tr/u$1 Mil
Hd: John E. Benz, Pres

Merrill

FARMERS STATE BANK
201 Main St. 51038
712/938-2556
Hd: C. L. Carlson, VP

Minburn

RACCOON VALLEY STATE BANK
P.O. Box 205 50167
515/677-2259 Tr/u$1 Mil
Hd: Mrs. Ferne A. Brelsford, VP&TO

Missouri Valley

PEOPLES STATE BANK
411 E. Erie St., P.O. Box 410 51555
712/642-2781
Hd: Charles L. Smith, III

Monticello

MONTICELLO STATE BANK
202 W. First St., P.O. Box 231 52310
319/465-3505 Tr$27 Mil
Hd,PersTr,CorpTr: Richard J. Moore, VP&TO
TrInv: James A. Maurice, Chm
ComTrF: Suzanne Willman
EmplBen: Louis L. Morf, Pres
Nb: Lois Hines

Mt. Pleasant

HENRY COUNTY SAVINGS BANK
P.O. Box 239 52641
319/385-3134 Tr$4.39 Mil
Hd: Dean Hicks, Pres
PersTr,TrInv,TrOpers,Nb: David Carrick
John Schroeder
James Henss

Mt. Vernon

MOUNT VERNON BANK & TRUST CO.
P.O. Box 188 52314
319/895-8835 Tr/u$1 Mil
Hd: B. J. Behrens, VP&TO

Muscatine

CENTRAL STATE BANK
P.O. Box 146 52761
319/263-3131 Tr$25 Mil
Hd: Loren A. Backhaus, SrVP&TO

FIRST NATIONAL BANK OF MUSCATINE
P.O. Box 539 52761
319/263-4221 Tr$16 Mil
Hd: Richard J. Pilcher, SrVP&TO
CorpTr: Jo-Mercer, VP&AsstTO
TrOpers: Scott Snow

Nashua

FIRST NASHUA STATE BANK
302 Main St. 50658
515/435-4171 Tr$1 Mil
Hd: John R. Cronin, Pres&TO
TrOpers: Thomas R. Cronin, VP,Csh&AsstTO

Nevada

STATE BANK & TRUST CO.
P.O. Box 327 50201
515/382-2191 Tr$1.5 Mil
Hd: H. T. Fawcett, Pres&TO

New Hampton

FIRST NATIONAL BANK
22 W. Main, 50659
515/394-2116
Hd: Ronald D. Diddy, Pres
Nancy J. Wegner, Csh

New Sharon

TAINTOR SAVINGS BANK
P.O. Box A 50207
515/637-4196 Tr/u$1 Mil
Hd: Beth Pothoven, Csh

Newell

THE FIRST NATIONAL BANK
P.O. Box 295 50568
712/272-3321 Tr$1.9 Mil
Hd: A. J. Hill, ChmBd&TO
PersTr,TrOpers: G. D. Hill, Pres&TO
PersTr: B. L. Hill, AsstVP&AsstTO
TrInv: C. Wabeke, VP&TO

Newton

JASPER COUNTY SAVINGS BANK
P.O. Box 1166 50208
515/792-3444 Tr$130 Mil
Hd,TrInv: David L. Goos, AsstVP&TO
PersTr,CorpTr,EmplBen,TrOpers:
Randy J. Petche, TO
Renee Brockway, AsstTO

Oakland

CITIZENS STATE BANK
P.O. Box 68 51560
712/482-6431 Tr$1.095 Mil
Hd: Gerald Anderson, Pres&CEO
Alan E. Gardner, AsstVP&TO
PersTr: Ellen E. Bentley, Csh&AsstTO

Oelwein

FIRST NATIONAL BANK
P.O. Box 620 50662
319/283-2524 Tr/u$3 Mil
Hd: Flora Kisner, TO

OELWEIN STATE BANK
P.O. Box 591 50662
319/283-3361 Tr$20 Mil
Hd: Robert J. Pattee, Jr., TO

Orange City

SIOUX COUNTY STATE BANK
P.O. Box 805 51041
712/737-4818
Hd: Andrea Van Beek, VP&TO
TrOpers: Chris Coghlan

Osage

THE HOME TRUST & SAVINGS BANK
P.O. Box 150 50461
515/732-3763 Tr$5.6 Mil
Hd: Cheryl A. Bonjour, VP

48% of the readers of
TRUSTS ESTATES
select investment research services.

IOWA (Cont'd)

Oskaloosa

IOWA TRUST & SAVINGS BANK
P.O. Box 440 52577
515/673-8405 Tr$6 Mil
Hd: Kenneth C. Hanna, VP&SrTO
MAHASKA STATE BANK
P.O. Box 500 52577
515/673-8303 Tr$10 Mil
Hd: Lynn Howard
TDP: Bill Sunstrum

Ottumwa

SOUTH OTTUMWA SAVINGS BANK
320 Church St. 52501
515/682-7541 Tr$5.228 Mil
Hd: Gary K. Johnson, TO
UNION BANK AND TRUST CO.
P.O. Box 598 52501
515/683-1641 Tr$105.5 Mil
Hd: Frank T. Juvan, SrVP&TO
Diane D. Glenn, TO
Alan M. Charlson, TO

Oxford

FIRST TRUST & SAVINGS BANK
P.O. Box 486 52322
319/628-4755 Tr/u$1 Mil
Hd: Ross Stuedemann, CEO

Paullina

THE FIRST NATIONAL BANK
105 N. Main St. 51046
712/448-3456 Tr$2.5 Mil
Hd: Dave Platt, Pres

Pella

THE PELLA NATIONAL BANK
801 Broadway St. 50219
515/628-2121
Hd: C. L. Vander Ploeg, SrVP&TO

Perry

BRENTON NATIONAL BANK OF PERRY
P.O. Box 8 50220
515/465-5611
(Trust Services Provided by Affiliate Brenton National Bank of Des Moines)
RegTO: Douglas M. Larson, AsstVP&TO
PERRY STATE BANK
P.O. Box 129 50220
515/465-3521 Tr$4.8 Mil
Hd: Richard L. Hanson, VP&TO
EmplBen: Howard K. Hall, Pres&TO

Pierson

FARMERS SAVINGS BANK
201 Main St. 51048
712/375-5329 Tr$.5 Mil
Hd: Jim Sheehan, Pres

Pocahontas

CITIZENS STATE BANK
P.O. Box 159 50574
712/335-3322
Hd: William Edmonds, Comp&TO
POCAHONTAS STATE BANK
P.O. Box 130 50574
712/335-3567 Tr$.35 Mil
Hd: George T. McCarton, Jr., VP

Postville

CITIZENS STATE BANK
52162
319/864-7615
Hd: James P. Lage, Pres&TO
POSTVILLE STATE BANK
P.O. Box 130 52162
319/864-7441 Tr/u$1 Mil
Hd: R. E. Taylor, Pres

Princeton

FARMERS SAVINGS BANK
335 River Drive 52768
319/289-5311 Tr/u$1 Mil
Hd: Glen H. Suiter, Chm

Rake

STATE SAVINGS BANK
Main St. 50465
515/566-3322
Hd: Gordon E. Swenson, Pres

Remsen

FARMERS SAVINGS BANK
P.O. Box 569 51050
712/786-1143
Hd: Charles J. Neuroth, ExecVP&TO

Rock Rapids

ROCK RAPIDS STATE BANK
51246
712/472-2537 Tr$7 Mil
(Branch in Little Rock)
Hd: Andrea Van Beek
TrOpers: Stephanie Morrison

Rock Valley

PEOPLES BANK & TRUST
P.O. Box 39 51247
712/476-2746
(Branch in Lester)
Hd: Andrea Van Beek, TO
Opers,Nb: Stephanie Morrison

Rockwell City

NATIONAL BANK OF ROCKWELL CITY
417 4th St. 50579
712/297-7547 Tr$2 Mil
James L. Patton, Pres&TO
UNION STATE BANK
P.O. Box 268 50579
712/297-7556 Tr/o$1 Mil
Hd: James R. Esmay, TO

Rolfe

ROLFE STATE BANK
P.O. Box 101 50581
712/848-3480 Tr/u$1 Mil
Hd: Robert J. Dixon, Pres&TO

Sac City

CITIZENS SAVINGS BANK
500 Main St. 50583
712/662-4755
Hd: Russell Spearman, Pres&TO
SAC CITY STATE BANK
P.O. Box 486 50583
712/662-4721 Tr$1 Mil
Hd: Ed J. Leahy, Pres&TO
PersTr,TrOpers: Royce E. Case, VP&AsstTO

St. Ansgar

ST. ANSGAR STATE BANK
237 W. 4th St., P.O. Box 219 50472
515/736-4501 Tr$1 Mil
(Branch in Stacyville)
Hd: Donal R. Halvorson, Pres

Schaller

STATE BANK OF SCHALLER
P.O. Box 69 51053
712/275-4261 Tr$3 Mil
Hd: J. M. Currie, Pres&TO
Farm: Rodney Plagman, VP,FM&TO

Sheldon

CITIZENS STATE BANK
808 3rd Ave. 51201
712/324-2519
Hd: Keith Campbell, Pres&TO
SECURITY STATE BANK
P.O. Box 70 51201
712/324-5141 Tr$4.8 Mil
Hd: Richard A. Schneider, Pres
TrOpers: Dean M. Jacobsen
Louis A. Venteicher, AsstTO

Shenandoah

THE CITY NATIONAL BANK
116 S. Blossom St. 51601
712/246-2205 Tr$4 Mil
Hd: George H. Perry, Pres&TO
PersTr: Ruth Dwyer, VP&TO
Thomas Wigley, VP&TO

Sibley

SIBLEY STATE BANK
P.O. Box 96 51249
712/754-2561
Hd: Harris J. Kruse, VP&TO

Sioux Center

AMERICAN STATE BANK
525 N. Main St. 51250
712/722-4846
(Branches in Granville & Hospers)
Leslie J. Wynja, Csh&TO

Sioux City

FIRST NATIONAL BANK
501 Pierce St., P.O. Box 3248 51102
712/277-0696
Hd,TrInv: Jack Scherrman, VP&TO
TrOpers: Linda Hansen, Mgr
NORWESTERN INVESTMENTS & TRUST
P.O. Box 808 51102
712/233-3654 Tr$92 Mil
Hd: Don Young, VP
PersTr: Robert S. Grothaus, SrTO
CorpTr: Monte Schatz, TO
EmplBen: Jacki Bokemper, AcctMgr
Farm: Gary L. Walters, FM
SECURITY NATIONAL BANK
P.O. Box 147 51102
712/277-6586 Tr$300 Mil
DivHd: Delaine C. Peterson, SrVP

Spencer

FARMERS TRUST & SAVINGS BANK
P.O. Box 4028 51301
712/262-3340 Tr$3.4 Mil
Hd: Debbie Sundall

Stacyville

ST. ANSGAR STATE BANK
P.O. Box 158 50476
515/737-2320
(Branch of St. Ansgar)

Storm Lake

CITIZENS FIRST NATIONAL BANK
P.O. Box 1227 50588
712/732-5440 Tr$55 Mil
Hd: Larry E. Dugan, TO
Danny R. Richardson, FM

THE COMMERCIAL TRUST & SAVINGS BANK
P.O. Drawer 578 50588
712/732-2190
Hd: Dale L. Martin, VP&TO
Rose A. Nelson, Csh&TO

SECURITY TRUST & SAVINGS BANK
P.O. Box 429 50588
712/732-3022 Tr/u$1 Mil
Hd: John Dumkreiger

Story City

STORY COUNTY BANK & TRUST
50248
515/733-4322 Tr/u$1.3 Mil
Hd: Michael W. Bloom, VP&TO

Sumner

THE FIRST NATIONAL BANK OF SUMNER
P.O. Box 206 50674
319/578-3312 Tr$2.3 Mil
Hd: Richard H. Rath, Pres
Glenn H. Wiebke, VP&TO
Lynn Howard, TO&CFP

Sutherland

SECURITY STATE BANK
P.O. Box 68 51058
712/446-3324 Tr$1 Mil
Hd: James J. Johnson, Pres&TO
Charles K. Kummerfeld, VP,Csh&TO

Swisher

SWISHER TRUST & SAVINGS BANK
P.O. Box 154 52338
319/857-4131 Tr/u$1 Mil
Hd: Daryl Hynek, Pres&TO
Philip Reed, ExecVP&AsstTO
Patrick D. Milke, Csh&AsstTO

Titonka

TITONKA SAVINGS BANK
50480
515/928-2142 Tr/u$1 Mil
Allan J. Boyken

Traer

FARMERS SAVINGS BANK & TRUST
611 Second St. 50675
319/478-2148
Hd: Donald Gates, ExecVP
Nb: Marc Powell, Atty

Treynor

TREYNOR STATE BANK
P.O. Box A 51575
712/487-3000 Tr/u$1 Mil
Hd: Michael K. Guttau, Pres&Chm

Urbandale

BRENTON BANK & TRUST CO.
7031 Douglas St. 50322
515/278-6808 Tr/u$1 Mil
(Trust Services Provided by Affiliate Brenton National Bank of Des Moines)
RegTO: Rex M. Anderson, VP&TO

Vinton

STATE BANK OF VINTON
P.O. Box 389 52349
319/472-2345 Tr$12 Mil
Hd: John W. Ketchen, VP&TO
Mary Jo Hanson, TrSec

Walcott

WALCOTT TRUST & SAVINGS
101 W. Bryant 52773
319/284-6202
Hd: Lee Ittenbach

Walford

FARMERS SAVINGS BANK
P.O. Box 131 52351
319/846-2650 Tr$1 Mil
Hd: R. C. Erusha, Pres&TO
Sally A. Ballard, AsstVP&TO

Wall Lake

WALL LAKE SAVINGS BANK
301 Second St. 51466
712/664-2311
Hd: J. E. Goodenow, Pres&TO

Washington

WASHINGTON STATE BANK
P.O. Box 311 52353
319/653-2151 Tr/u$1 Mil
Hd: Dale J. Torpey, CEO&TO
PersTr,CorpTr,TrInv,TrOpers,Nb:
Charlotte Pencil, VP&TO

Waterloo

THE NATIONAL BANK OF WATERLOO
P.O. Box 90 50704
319/291-5281 Tr$279 Mil
Hd: William N. Burger, SrVP&TO
CorpTr,EmplBen: James R. Martin, VP&TO
TrInv: Roger Derkson, VP

PEOPLES BANK & TRUST CO.
191 W. 5th St. 50702
319/235-1414 Tr$75 Mil
Hd,ComTrF,Nb: Dennis Egel
PersTr,CorpTr: V. David Hulse
TrInv,EmplBen: Doug Boyce

WATERLOO SAVINGS BANK
425 Cedar St. 50704
319/235-3243 Tr$100 Mil
Hd: Frederick Koch, SrVP&TO
PersTr: James E. Thielen, VP&TO
ComTrF,EmplBen: Theresa Hoffman, TO

Waverly

FIRST NATIONAL BANK OF WAVERLY
P.O. Box 837 50677
319/352-1340 Tr$15 Mil
Hd: E. W. Webster, VP&TO

STATE BANK OF WAVERLY
P.O. Box 58 50677
319/352-4556 Tr$4.3 Mil
Hd: Arnold A. Fredrick, SrTO

Webster City

THE FARMERS NATIONAL BANK
P.O. Box 370 50595
515/832-1133 Tr$14 Mil
Hd: L. Richard Anderson

48% of the readers of
TRUSTS & ESTATES
select investment research services.

Wellman

WELLMAN SAVINGS BANK
P.O. Box A 52356
319/646-6011 Tr$5 Mil
Hd: S. R. Barber, Chm
Daniel H. Doyle, Pres
EmplBen: Roger Borup, ExecVP
Nb: Ann B. Doyle, SrVP

West Branch

WEST BRANCH STATE BANK
P.O. Box 518 52358
319/643-5344 Tr/u$1 Mil
Hd,PersTr: L. C. Rummells, Pres&TO
John W. Koroed, ExecVP&TO

West Des Moines

WEST DES MOINES STATE BANK
P.O. Box 65020 50265
515/225-2300 Tr$10.9 Mil
Hd: David Milligan, 1stVP&TO

West Liberty

THE WEST LIBERTY STATE BANK
P.O. Box 78 52776
319/627-2191 Tr$2.5 Mil
Hd: Anne Howe, TO

West Union

FIRST NATIONAL BANK
P.O. Drawer 233 52175
319/422-3883 Tr$2.753 Mil
Hd: Bruce Crandall, Pres

Wheatland

FIRST TRUST & SAVINGS BANK
P.O. Box 218 52777
319/374-1247
Hd: William Watters, ExecVP

Wilton

WILTON SAVINGS BANK
P.O. Box 799 52778
319/732-2077 Tr$10 Mil
Hd: Jean S. Smith, TO

Winterset

UNION STATE BANK
P.O. Box 110 50273
515/462-2161 Tr$15 Mil
Hd: D. A. Bolton, ExecTO

Wyoming

CITIZENS STATE BANK
P.O. Box 198 52362
319/488-2211 Tr$1 Mil
Hd: Harlan R. Jacobson
Geraldine F. Levsen, TO
James D. Eichhorn, TO
David C. Butterworth, TO
Duane L. Lasack, TO

Discretionary Trust Assets: This figure should reflect the market value of employee benefit, personal trusts, estates, and managed agencies over which each institution exercises investment discretion as reported to the F.D.I.C. on the "Annual Report of Trust Assets".

KANSAS

Abilene

CITIZENS BANK AND TRUST CO.
Fourth & Spruce 67410
913/263-2210 Tr$11 Mil
Hd: Bradley W. Sidener, VP&TO
TrOpers: Barbara Emig, AsstTO

Albert

THE FARMERS BANK & TRUST
P.O. Box 100 67511
316/923-4212 Tr/u$1 Mil
Hd: William Robbins, Pres&TO
ComTrF,TrOpers: Richard Schenk, AsstTO

Anthony

THE CITIZENS NATIONAL BANK & TRUST CO.
P.O. Box 250 67003
316/842-5164 Tr$4 Mil
Hd: Charles Masner, Pres&TO

Arkansas City

THE HOME NATIONAL BANK
P.O. Box 1047 67005
316/442-4040 Tr$27 Mil
Hd: Chuck Lyman, VP&TO
Roger A. Brown, Pres&TO
Robert A. Brown, Chm&TO
PersTr: Gerry Thompson
TDP: Joan Gephardt

Atchison

THE CITY NATIONAL BANK
626 Commercial St., P.O. Box 309 66002
913/367-3412 Tr/u$20 Mil
Hd: June Lynn, VP&TO
TrOpers: Gary L. Wright

EXCHANGE NATIONAL BANK & TRUST CO.
P.O. Box 438 66002
913/367-6000 Tr/u$20 Mil
Hd: Paul H. Adair
TrOpers: Kathleen M. Clark

Atwood

FARMERS BANK & TRUST
P.O. Box 279 67730
316/626-3233
Hd: Barnabas D. Horton

Augusta

CITADEL BANK OF AUGUSTA
P.O. Box 400 67010
316/775-2227
Hd: Dale Wheeler

Beloit

GUARANTY STATE BANK & TRUST CO.
201 S. Mill St., P.O. Box 607 67420
913/738-3501 Tr$9.7 Mil
Hd: Marcia A. Hauck, VP&SrTO
Jane Pruitt, TrAcctAdm

Burlington

THE PEOPLES NATIONAL BANK AND TRUST COMPANY OF BURLINGTON
P.O. Box 185 66839
316/364-8875 Tr/u$1.681 Mil
Hd: Jennifer L. Trimble

The Directory of Trust Institutions is included in a T&E subscription!

Clay Center

UNION STATE BANK
67432
913/632-3122
Hd: Chester W. Oberg, Chm&TO
Thomas R. Lee, Pres&AsstTO

Coffeyville

BANK IV COFFEYVILLE, N.A.
P.O. Box 567 67337
316/251-0200 Tr/o$35 Mil
Hd: David A. Wheeler, Pres&TO
Pauline Mowder, TO

Colby

THE THOMAS COUNTY NATIONAL BANK
P.O. Box 717 67701
913/462-3313 Tr$2 Mil
Hd: Dale D. Harkins, Chm
Max G. Mountford, AsstTO

Concordia

CLOUD COUNTY BANK & TRUST
P.O. Box 409 66901
913/243-3211 Tr$21 Mil
Donald R. LacKamp, Pres&TO
Hd: Jill A. Casado, VP&TO
Debbie Deneault, AsstVP&TO

Dodge City

FIDELITY STATE BANK & TRUST CO.
P.O. Box 1120 67801
316/227-8586 Tr$12 Mil
Hd: Ann Frigon, AsstVP&TO
Hd,PersTr,CorpTr,EmplBen: Donice Mink, AsstTO
Donna Kline, AsstTO

El Dorado

FIRST NATIONAL BANK & TRUST CO.
200 N. Main St. 67042
316/321-5200 Tr$8 Mil
Hd: Mark R. Ralston, VP&TO
Rod Ziegler, Pres&TO
Jacque Sundgren, TrSec

WALNUT VALLEY BANK & TRUST
P.O. Box 777 67042
316/321-1250 Tr/u$20 Mil
Hd,Nb: Stephen C. Funk, Pres
EmplBen: Susan Tipton, VP&AsstTO
TrOpers: Yvonne J. Lee, TOpO
Nb: Mark Utech, VP
TDP: Trisha Long

Emporia

BANK IV EMPORIA, N.A.
6th & Commercial Sts. 66801
316/342-5350 Tr$70 Mil
Hd: Glenn E. Tague, SrVP&TO
PersTr: Mailyn Humphrey, TrAdmO
TrOpers: Janet Lipson, TOpO

EMPORIA STATE BANK & TRUST CO.
P.O. Box 807 66801
316/342-3454 Tr$40 Mil
Hd: Marvin R. Klein, VP&TO
PersTr,TrOpers: Linda Lane, AsstTO

Eureka

HOME BANK & TRUST CO.
P.O. Box 620 67045
316/583-5516 Tr/o$2 Mil
Hd,PersTr,EmplBen,Nb: R. D. Rucker, Pres&TO
TrInv: Rick D. Smith, SrVP&TO
TrOpers: Rick D. Smith, SrVP&TO

Garden City

FIDELITY STATE BANK
P.O. Box F 67846
316/276-5720
Hd: Lon E. Pishny, SrVP&TO

Gardner

FIRST KANSAS BANK & TRUST CO.
66030
913/884-7715 Tr/o$1 Mil
Hd: Pamela Dolan

Goodland

FIRST NATIONAL BANK
P.O. Box 570 67735
913/899-5611 Tr$23 Mil
Hd,PersTr,EmplBen,TrOpers,Nb: B. E. Whalen, TO
TrInv,ComTrF: Lawrence L. McCants, Pres&TO
TDP: Gordon A. Pettibone, AdminAsst

GOODLAND STATE BANK & TRUST CO.
P.O. Box 499 67735
913/899-2342 Tr/u$1 Mil
Hd: L. Dale Goodwin, Pres&TO
Arthur Jones, TO

Great Bend

AMERICAN STATE BANK & TRUST CO.
Broadway at Main, P.O. Box 227 67530
316/792-1761 Tr$10 Mil
Hd: Clyde O. Burnside, Jr., ExecVP&TO

SECURITY STATE BANK
P.O. Box 909 67530
316/792-2521
Hd: Taunce H. Mathiason, VChm,TO&CEO

Hays

FARMERS STATE BANK & TRUST CO.
P.O. Box 10 67601
913/625-6542 Tr$29 Mil
Hd: George K. Corbett, SrVP&TO
TrInv: Richard L. Ramsey, SrVP&IO
PersTr: Charles R. Mikkelsen, AsstVP&TO

FIRST NATIONAL BANK
P.O. Box 400 67601
913/625-6595, Ext. 45 Tr$7 Mil
Thomas J. Pitner, Pres
Hd: Darryl R. Apel, VP&TO

Hiawatha

CITIZENS STATE BANK & TRUST CO.
P.O. Box 360 66434
913/742-2101 Tr$13.767 Mil
Hd: Russell M. Shields, TO
Fredrecia H. Kepple, AsstTO
TrOpers: Lori Nigus
Pam McKee

MORRILL & JANES BANK & TRUST CO.
7th & Delaware Sts. 66434
913/742-2121 Tr$5.2 Mil
Hd,Nb: Ellis L. Clark, Pres&TO
PersTr,CorpTr,TrInv,ComTrF:
Samuel L. Schuetz, ExecVP&ExecTO
TrInv,ComTrF,EmplBen:
Susan I. Scarbrough, VP&AsstTO
TrOpers: Deanna K. Sextro, AsstCsh&AsstTO

Hill City

THE CONSOLIDATED STATE BANK
101 E. Cherry St., P.O. Box 369 67642
Hd: R. W. Culley, Pres

60% of the readers of
TRUSTS & ESTATES
select investment brokers.

Hutchinson

BANK OF KANSAS
P.O. Box 1707 67504-1707
316/663-5011
Hd: D. Densmore Shute Hart, ChmBd
Ernie Beaudet, Pres
TrOpers: Stuart L. Schrader, TO

CENTRAL BANK & TRUST CO.
P.O. Box 1366 67504-1366
316/663-0610 Tr$20 Mil
Hd: Thomas A. Ackerman, SrVP&TO

FIRST NATIONAL BANK
1 N. Main St. 67501
316/663-1521 Tr$211 Mil
Hd: Don Adams, SrVP&TO
PersTr,Nb: Dave Hederstedt, VP&TO
Thelma Huffman, TO
TrInv: Edwin Coons, VP&TrInvO
Perry Winter, AsstVP
EmplBen: Jeanette Parker, AsstTO

HUTCHINSON NATIONAL BANK & TRUST CO.
P.O. Box 1488 67504-1488
316/662-0561 Tr$200
Hd: E. Dean Kennedy
PersTr,CorpTr: Marsha Moeder
TrInv,ComTrF: Dale Page
EmplBen: William Mills
TrOpers: Christina Bontrager
Est&CtAccts: Steven Engelhardt

Independence

CITADEL BANK OF INDEPENDENCE
P.O. Box 726 67301
316/331-4800 Tr$1.087 Mil
Hd: Dick Dreher, Pres&TO
PersTr: Ruth Carvalho, AsstTO

CITIZENS NATIONAL BANK
P.O. Box 687 67301
316/331-3100 Tr$4 Mil
Hd: Paul H. Viets, Pres&TO
TrOpers: Dennis Greenhaw

Iola

ALLEN COUNTY BANK & TRUST
P.O. Box 428 66749
316/365-6921 Tr$6.6 Mil
Hd: Margaret E. Bryson, VP&TO
Catherine L. Cline, AsstTO

IOLA BANK & TRUST CO.
66749
316/365-3101 Tr$3.5 Mil
Hd: Howard K. Gilpin, Chm&TO

Junction City

CENTRAL NATIONAL BANK of JUNCTION CITY
P.O. Box 700 66441
913/238-4114 Tr$17 Mil
Hd: Duane M. Blythe, TO
Dan E. Craig, TrConslt
Norman R. Helmke, VP&TO
Della Schnackenberg, AsstTO
Linda D. Hawkins, Csh&AsstTO

THE FIRST NATIONAL BANK & TRUST COMPANY OF JUNCTION CITY, KANSAS
P.O. Box 348 66441
913/762-4121 Tr$17.564 Mil
Hd: Don Uptegrove, ExecVP&TO

Kansas City

BROTHERHOOD BANK & TRUST COMPANY
756 Minnesota Ave. 66101
913/321-4242 Tr$26.743 Mil
Hd,CorpTr,TrInv,Nb: Thomas W. Johnson, SrVP&TO
PersTr,TrOpers,TDP: Rose Marie Peel, VP&TO
PersTr,CorpTr: Connie Herold, TO
EmplBen: Lori Rasdall

CITIZENS BANK & TRUST OF KANSAS CITY
3500 Rainbow Blvd. 66103
913/236-7700 Tr$1.550 Mil
Hd: Patricia Mount, TO

COMMERCIAL NATIONAL BANK
601 Minnesota Ave. 66101
913/371-0035 Tr$350 Mil
(Branch in First National Bank of Overland Park)
Hd: Earl D. Tjaden, VP
PersTr: Mike Nichols, TO
CorpTr: Vicki Lauderback
EmplBen: Debbie Chestnut-Moffett, TO
TrOpers: Shirley Mattox, TO
ComTrF: James L. Moffett, SrVP
Nb: Dennis J. Hudson, VP

HOME STATE BANK
P.O. Box 171397 66117-0397
913/321-3333 Tr$11 Mil
Hd: Jane A. Angle, SrVP&TO
TrOpers: Carole Mosher, TO

SECURITY BANK OF KANSAS CITY
One Security Plaza 66117
913/621-8430 Tr$40 Mil
Hd: James O. Sullivan, VP&TO
CorpTr: Raymond J. Hintz, VP&TO
TrOpers: Alice Baslee, VP&TOpO

THE TWIN CITY STATE BANK
1906 W. 43rd St. 66103
913/362-5350 Tr$2 Mil
Hd: T. M. Higgins, Jr., Pres&TO

Larned

FIRST NATIONAL BANK & TRUST CO.
P.O. Box 29 67550
316/285-3177 Tr$8.5 Mil
Hd: Robert H. Haymaker, ExecVP&TO

FIRST STATE BANK & TRUST CO.
116 W. 6th St. 67550
316/285-6931 Tr$11 Mil
Hd: D. Ray Reep, VP&TO
Donna Nolde, AsstTO

Lawrence

THE BANK OF KANSAS/LAWRENCE
955 Iowa St., P.O. Box 788 66044
913/865-4700 Tr$5 Mil
Jim Tinsman, Pres&TO

DOUGLAS COUNTY BANK
9th & Kentucky Sts., P.O. Box 429 66044
913/865-1000 Tr$13.5 Mil
Hd: J. Michael Davies, VP&TO

FIRST NATIONAL BANK
900 Massachusetts St. 66044
913/865-0350 Tr$60 Mil
Hd: Charles H. Warner, VP&TO
PersTr: Linda Gutierrez, TO
TrInv: Michael D. Bradley, InvMgr
TrOpers: Nancy Cluchey, TOpO

LAWRENCE NATIONAL BANK & TRUST CO.
P.O. Box 369 66044
913/841-5555 Tr$31.550 Mil
Hd,TrInv: Jack B. Rader, VP&SrIO
PersTr,EmplBen,TrOpers: Janis C. Bunker, AsstTO

Leavenworth

FIRST NATIONAL BANK & TRUST CO. OF LEAVENWORTH
P.O. Box 109 66048
913/682-2265
Hd: Francis Stark, TO

LEAVENWORTH NATIONAL BANK & TRUST CO.
401 Delaware St. 66048
913/682-0001 Tr$50 Mil
Hd: Ronald A. Barker, SrVP&SrTO
EmplBen: Jeanne Hartley
TrOpers: Mike Goldak, TO

Lenexa

BANK IV LENEXA, N.A.
P.O. Box 14040 66215
913/782-3010 Tr$7 Mil
Hd,TrInv: Florent Wm. Wagner, VP&TO
EmplBen: Ralph E. Day, VP&TO

Liberal

THE FIRST NATIONAL BANK
P.O. Box 1217 67901
316/624-1971 Tr$7.1 Mil
Hd: Leon A. Frank, ExecVP
PersTr,TrInv,EmplBen,TrOpers: Phyllis Woodward, VP&TO

THE PEOPLES NATIONAL BANK
P.O. Box 189 67905-0189
316/624-2574 Tr$1.8 Mil
Hd: James F. Thompson, Pres&TO

Lindsborg

THE FARMERS STATE BANK
P.O. Box 231 67456
913/227-3344 Tr$2 Mil
W. R. Brock, Pres&TO

Louisburg

PEOPLES NATIONAL BANK & TRUST
66053
(Branch of Ottawa)
Daniel P. Winter, Pres
Cheryl Gray, AsstTO

Manhattan

CITIZENS BANK AND TRUST COMPANY
P.O. Box 218 66502
913/776-9400 Tr$6 Mil
Carolyn J. Fellows, VP&TO

FIRST NATIONAL BANK OF MANHATTAN
701 Poyntz 66502
913/537-0200 Tr$16.190 Mil
Hd: Mark Knackendoffel, VP&TO
TrOpers: Carol Hanson, OpersSupv

UNION NATIONAL BANK & TRUST CO.
P.O. Box 1087 66502
913/537-1234 Tr$36 Mil
Hd: Kennard B. Kopp, VP&TO
TrOpers: Tammy Wainwright
Nb: Jacqueline C. Haynie, AsstTO

McPherson

HOME STATE BANK & TRUST
223 N. Main St. 67460
316/241-3732 Tr$1 Mil
Hd: Paul Ediger, SrVP&TO

McPHERSON BANK & TRUST CO.
P.O. Box 927 67460
316/241-8000 Tr$74.2 Mil
Hd,PersTr,CorpTr: Rodger A. Swanson, SrVP&TO
TrInv: Ken Swanson
Farm: Kenton B. Springer
EmplBen: Eldon J. Wiens, AsstTO
Nb: Kathy Ensz, AsstSec
TrAdm: Bob Robertson, VP

PEOPLES BANK & TRUST CO.
P.O. Box 1226 67460
316/241-5023 Tr$23 Mil
Hd: Helen Harris, VP&TO
AdminHd,TrOpers: E. Dean Reynolds, TO
Wilbur Yoder, ChmBd&TO
Marvin Crum, Pres&TO

Mission

THE MISSION BANK
5201 Johnson Dr. 66205
913/831-2400 Tr$147 Mil
Hd: James G. O'Sullivan, VP&TO
PersTr,TrOpers: Rosella J. Hoglund, AsstVP&TO
TrOpers: Mary Harmon, AsstTO

Moundridge

THE CITIZENS STATE BANK
201 S. Christian Ave. 67107
316/345-6317
Hd: Kenneth J. Goering, Chm

KANSAS (Cont'd)

Olathe

BANK IV OLATHE, N.A.
100 E. Santa Fe, P.O. Box 400 66061
913/782-3010 Tr$80 Mil
Hd,TrInv: Florent Wm. Wagner, VP&TO
PersTr,EmplBen: Ralph E. Day, VP&TO
TrOpers: Christi Lewis, AsstTO

FIRST NATIONAL BANK
P.O. Box 250 66061
913/782-3211 Tr$12.5 Mil
Hd,TrInv,Nb: Gary D. Hale
PersTr,CorpTr,EmplBen,TrOpers:
Jeanine Morton, AsstTO
TDP: Linda Dibbern

Osawatomie

FIRST NATIONAL BANK AND TRUST
Sixth & Main Sts., P.O. Box 277 66064
913/755-3811
Hd: Bonnie Wallace, VP&TO

Osborne

THE FIRST STATE BANK & TRUST
203 W. Main St. 67473
913/346-5421 Tr/u$1 Mil
Hd: John Hanley, VP&TO
Richard Linton, VP&AsstTO

Ottawa

PEOPLES NATIONAL BANK & TRUST
P.O. Box 8 66067
913/242-2900 Tr$18 Mil
(Branch in Louisburg)
Hd: Winton A. Winter, Pres&SrTO
Ransom Bennett, Jr., ChmBd,CEO&TO
Janet Peters, TO&AsstGenCoun
Wayne Duderstadt, VP&Csh
Phyllis Cunningham, AsstVP
Daniel P. Winter, Pres-Louisburg Branch

Overland Park

FIRST CONTINENTAL BANK & TRUST
9500 Mission Rd. 66206
913/381-1000 Tr$71 Mil
Hd: Patricia Parthe
Sheryl Bosilevac, TO
TDP: Louise Cohen, AdmAsst

FIRST NATIONAL BANK OF OVERLAND PARK
Metcalf at College Blvd. 66206
913/491-1300
(Branch of Commercial National Bank, Kansas City)
Arlene Kirk, VP

METCALF STATE BANK
P.O. Box 4249 66204
913/648-4540 Tr$4.0 Mil
Hd: Ben Craig, Pres&TO

OVERLAND PARK STATE BANK AND TRUST COMPANY
80th & Metcalf, P.O. Box 4368 66204
913/648-2800 Tr$80 Mil
Hd: Richard E. McEachen, ExecVP&TO
PersTr: Nancy J. Hull, TO
TrInv,ComTrF: Roy W. Brillhart, Jr., SrVP&TO
Nb: Eileen S. Sullivan, AsstVP&TO
TrOpers,TDP: Eve Whitfield, AsstVP
EmplBen: Nancy L. Barney, TO

VALLEY VIEW STATE BANK
7500 W. 95th St. 66212
913/381-3311 Tr$20 Mil
Hd: George J. Buser, Jr., VP&TO
Mary Ann Adams, AsstTO

Paola

CITIZENS STATE BANK
P.O. Box 230 66071
913/294-2321
Hd: L. M. Schwartz, Pres&TO
TrOpers: Judith L. Estes, VP&AsstTO
N. J. Chamberlin, SrVP&AsstTO

MIAMI COUNTY NATIONAL BANK
P.O. Box 369 66071
913/294-4311 Tr$42 Mil
Hd: W. C. Hartley, ChmBd&TO
Carolyn S. Jacobs, SrVP&TO
Kathy Lovig, AsstTO

Parsons

FIRST NATIONAL BANK & TRUST CO.
P.O. Box 877 67357
316/421-5700 Tr$2 Mil
Hd: R. N. Robbins, TO

PARSONS COMMERCIAL BANK
P.O. Box 648 67357
316/421-1000 Tr$4 Mil
Hd: Ray Jacquinot, VP&TO
Philip Eaton, Pres&TO
R. E. Feess, ChmBd&AsstTO
Mary Jo Spielbush, Csh&AsstTO

Phillipsburg

THE FIRST NATIONAL BANK OF PHILLIPSBURG
P.O. Box 627 67661
913/543-6511 Tr$5.5 Mil
Hd: C. I. Moyer
PersTr: Dennis L. Deschner, AsstTO
Marie Robinson, Sec

Pittsburg

BANK IV PITTSBURG, N.A.
P.O. Box 599 66762
316/231-0600 Tr$33 Mil
Hd: Paul A. Kirk, VP&TO
PersTr,EmplBen: H. Gay Adams, AsstTO
TrOpers: Donna Andrew

CITY NATIONAL BANK OF PITTSBURG
P.O. Box 326 66762
316/231-8400 Tr$18.0 Mil
Hd: Stefan Carlgren, VP&TO
TrOpers: Eleanor L. Snider, AsstTO

FIRST STATE BANK & TRUST CO.
407 N. Broadway 66762
316/231-2000 Tr$15 Mil
Hd,TrInv: A. L. Burgert, Pres&TO
TrOpers: Julie Plank, AsstTO
Nb,TDP: Terrance Towner, VP&TO

Prairie Village

JOHNSON COUNTY BANK, N.A.
6940 Mission Rd. 66208
913/362-7000 Tr$300 Mil
Hd: Bradley A. Bergman, ExecVP
James A. Deberry, TrCoun&SrVP
PersTr: Freda N. Whitaker, VP
CorpTr: Julia Bram
EmplBen: Mary E. Engelken, VP
TrInv: Robert B. Hobbs, VP
TrOpers: Joe Christian
Nb: Michael L. Best, VP

THE KANSAS TRUST COMPANY
6940 Mission Rd. 66208
913/362-7000
Bradley A. Bergman, Pres&CEO

THE SOUTHGATE TRUST COMPANY
7600 State Line, P.O. Box 8356 66208
913/649-5200 Tr$125 Mil
Hd: Roberf E. Atteberry, Pres
EmplBen: Rex Shewmake, Jr., ExecVP&TO
TrOpers: Patricia Grothoff, TOpO

Pratt

FIRST NATIONAL BANK
P.O. Box N 67124
316/672-6421 Tr$10 Mil
Hd: Homer F. Davault, SrVP&TO
Don C. Peters, TO

THE PEOPLES BANK
P.O. Box C 67124
316/672-5611 Tr$42 Mil
Hd: Howard K. Loomis, Pres
PersTr,TrOpers,TDP: Frederick S. Loomis, TO
CorpTr,TrInv,EmplBen,Nb:
Brian J. Schmidtberger, TO

Roeland Park

MIDAMERICAN BANK & TRUST CO.
9900 W. 87th St., P.O. Box 4569 66212
913/384-3450 Tr$150 Mil
Hd,CorpTr,EmplBen,Nb: Michael A. Kleinman, VP&SrTO
NBD,PersTr,Est: J. Ann Curty, TO
PersTr,Est: J. Robert Dunehoo
EmplBen: Michael A. Donnici, TO
TrOpers: Virginia M. Lawson, TO

Russell

FIRST NATIONAL BANK AND TRUST
P.O. Box 393 67665
913/483-6322 Tr$135 Mil
Hd: Sylvia Newton, BrMgr

RUSSELL STATE BANK
P.O. Box 713 67665
913/483-6800 Tr$20 Mil
Hd: John T. Harrell, TO
Stephen K. Warrick, TO
Mary Schulte, AsstTO

St. Francis

CHEYENNE COUNTY STATE BANK
P.O. Box 645 67756
913/332-2145
Hd: Robert E. Alsup, Chm&TO

Salina

BANK IV SALINA, N.A.
138 N. Santa Fe 67401
913/825-7221 Tr$101 Mil
Hd: Mark L. Miller, SrVP&TO
Julie Sager, VP&TO

FIRST BANK & TRUST CO.
235 S. Santa Fe, P.O. Box 1337 67402-1337
913/825-2211 Tr/o$8 Mil
Steve Michel, VP&TO

FIRST NATIONAL BANK & TRUST CO.
P.O. Box 800 67402-0800
913/827-5564 Tr$135 Mil
Hd: William Brelsford, Jr., SrVP&TO
Jim Berglund, Pres&AsstTO
Steven G. Wortmann, TO

THE NATIONAL BANK OF AMERICA AT SALINA
100 S. Santa Fe 67401
913/825-0511 Tr$52 Mil
Hd,PersTr,CorpTr: W. F. Gilles, SrVP&TO
TrInv,EmplBen,Nb: Rex Matlack, VP&TO
TrOpers,TDP: Cindy Regnier, TrSupv

Scott City

SECURITY STATE BANK
506 Main St. 67871
316/872-2109 Tr$1.2 Mil
Hd: Duane K. Ramsey
PersTr: Tom Beaton, VP&AsstTO
TrOpers: Nancy J. Hess, VP

Shawnee

SHAWNEE STATE BANK
11101 Johnson Dr. 66203
913/631-6300
Hd: Juanita Gray, VP&TO
William F. Daniels, SrVP&AsstTO
TDP: Marcia S. Ubben, AsstTO

Smith Center

SMITH COUNTY STATE BANK & TRUST CO.
P.O. Box 307 66967
913/282-6682 Tr$50 Mil
Hd: L. Blaine Rush, ExecVP&TO
Randy Rush, SrVP&SrTO
William Martin, VP&TO

Topeka

BANK IV TOPEKA, N.A.
P.O. Box 88 66601
913/295-3450 Tr$327 Mil
Hd: Rudy E. Wrenick, Jr, SrVP&TO
Richard D. Shiney, SrVP&SrTO
CorpTr: Joel Huet
TrInv,ComTrF: Doug Rideout, AsstVP&TrInvO
EmplBen: Robert R. Myers, VP&TO
TrOpers: Linda Robinson, VP&TOpO
Nb: John Hartmann, VP&TO

CAPITAL CITY STATE BANK & TRUST CO.
P.O. Box 1433 66601
913/266-4575
Hd: C. Odell Weidner, TO

COMMERCE BANK & TRUST
30-35 S. Topeka Ave. 66611
913/295-0402 Tr$60 Mil
DeptHd,Nb: Robert L. Derstein, SrVP&TO
PersTr,CorpTr: Donna D. Brozen, VP&TO
Est,EmplBen: James P. Colgan, VP&TO
TrOpers: Jerry K. Anderson, SrVP&Comp
Sheila Waltrip, AsstOpO

FIDELITY STATE BANK & TRUST CO.
P.O. Box 1737 66601
913/233-3465 Tr$2.5 Mil
Hd: Dennis D. Rogers, SrVP&TO

HIGHLAND PARK BANK AND TRUST
P.O. Box 5228 66605
913/266-8521 Tr$9.095 Mil
Hd: Lanny Kimbrough, Pres

KAW VALLEY STATE BANK & TRUST CO.
P.O. Box 8009 66608
913/232-6062 Tr$20 Mil
Hd: Glenn Swogger, Chm

MERCHANTS NATIONAL BANK OF TOPEKA
P.O. Box 178 66601
913/291-1142 Tr$200 Mil
Hd: Robert W. Green, SrVP&TO
PersTr: Billie Pohl, SrTO
CorpTrOpers: Helen W. Riner, CTO
TrInv: Sharon Johnson, VP
EmplBen: Carolyn J. Dunigan, VP
TrOpers: Yolanda R. Puhl, TO
Nb: Kirk L. Johnson, VP

TOPEKA BANK & TRUST COMPANY
701 Kansas Ave. 66603
913/233-1515 Tr$48 Mil
Hd: Daryl V. Craft, VP&TO
PersTr: Kitty Miller, AsstVP&TO
TrOpers: Kathie Heslet, AdmAsst
Joseph Cassidy, AdmAsst

Ulysses

THE GRANT COUNTY STATE BANK
P.O. Box 388 67880
316/356-4142 Tr$3 Mil
Hd: Barbara Dye, TO

Wamego

KAW VALLEY STATE BANK & TRUST CO.
P.O. Box 245 66547
913/456-2021 Tr/u$1 Mil
Hd: M. Ben Meek, Pres

Whiting

THE STATE BANK
66552
913/873-3121
Hd: Ronald Jenson

Wichita

BANK IV WICHITA, N.A.
P.O. Box 1122 67201
316/261-4361 Tr$616 Mil
Hd: Michael R. Ritchey, ExecVP&SrTO
Legal&TaxCoun: Gerald M. Gleason, VP&TO
PersSvcsDept: Mark B. Robison, VP&TO
BusSvcsDept: William L. Roland, Jr., VP&TO
TrOpers: Edward A. Trautz, Jr., VP&TOpO
TrInv: John S. Maurer, Jr., VP
Nb: Roger A. Ramseyer, AsstVP&TO

CENTRAL BANK & TRUST
P.O. Box 2 67201
316/681-6700 Tr/u$50 Mil
Hd: P. R. Mullen, ExecVP&TO
PersTr,EmplBen: Patricia A. Murphy, AsstTO

EMPRISE BANK
P.O. Box 2970 67201
316/269-7390 Tr$3.5 Mil
Hd: Marvin Seitz, ExecVP&TO

FIRST NATIONAL BANK IN WICHITA
P.O. Box One 67201
316/268-1450 Tr$700 Mil
Hd: E. A. Duguid, SrVP&SrTO
PersTr,Nb: S. C. Woods, VP&SrTO
TrInv: M. B. Colgan, VP&TrInvO
RE: Elmer Pelton, VP&REO
CorpSvcs: Chuck Gorney, AsstVP&TO
TrOpers: Carole A. Neal, VP&SrTOpO
Nb: Terry Richards, TMO

KANSAS STATE BANK & TRUST CO.
123 N. Market St. 67202
316/266-6655 Tr$530 Mil
Hd,TrInv: Britt M. Brown, ExecVP&SrTO
EmplBen: Mike Hastings, VP&TO
CorpTr: Nancy Mackey, AsstVP&TO
PersTr: Tammi Schroeder, AsstVP&TO
TrOpers: Hervey Wright, TOpO

SOUTHWEST NATIONAL BANK
P.O. Box 1401 67201
316/291-5205 Tr$200 Mil
Hd,TrInv,Nb: Stephen A. English, SrVP
PersTr,EmplBen: Alice Elkins, AsstVP&TO
TrOpers,TDP: Kimberly Ufford, VP&TO
CorpTr: Shirley Turner-Crommet, AsstVP&TO

UNION NATIONAL BANK
P.O. Box 637 67201
316/261-4918 Tr$270 Mil
Hd: Mont C. Draper III, ExecVP&TO
PersTr: Carol Ball, VP&TO
CorpTr: Melba Dial, VP&TO
TrInv,ComTrF: Stephen A. Schroeder, VP&TrInvO
TrOpers: Charles E. Sauer, VP&TOpO
EmplBen: Brenda K. Flick, VP&TO

Winfield

FIRST NATIONAL BANK
P.O. Box 545 67156
316/221-1650 Tr$26 Mil

77% of the readers of

TRUSTS & ESTATES

select an estate appraiser or auctioneer.*

*Readex

KENTUCKY

Ashland

BANK OF ASHLAND, INC.
1422 Winchester Ave. 41101
606/329-9797 Tr$23 Mil
Hd: Michael W. Hobbs, TO
TrOpers: Tami Whitt

FIRST AMERICAN BANK
P.O. Box 671 41105-0671
606/329-2222 Tr$151 Mil
Hd: David D. Wolfe, VP&TO
Linda R. Ward, TO
Betty L. Hutchison, TOpO
Stuart B. A. Webb, TrInvO
Brenda H. Brammer, EBO

THIRD NATIONAL BANK
P.O. Box 1270 41105-1270
606/329-2900 Tr$210 Mil
Hd: Steven L. Simmerman, VP&SrTO
PersTr: Brian P. Ashley, VP&TO
TrOpers: Geneva P. Little, TOpO
EmplBen: Timothy B. Day, EBAdm

Bardstown

WILSON & MUIR, BANK & TRUST CO.
P.O. Box 346 40004
502/348-5996
Hd: R. E. Sutherland, ChmBd&CEO

Benton

BANK OF MARSHALL COUNTY
P.O. Box 407 42025
502/527-1383 Tr$3 Mil
Hd: Paul Thurman, AsstVP&TO

Berea

PEOPLES BANK & TRUST CO.
P.O. Box 191 40403
606/986-3175 Tr/u$1 Mil
Hd: Rick Neikirk, Pres

Bowling Green

AMERICAN NATIONAL BANK & TRUST CO.
922 State St. 42101
502/781-6111
Hd: Wanda Scott, VP&SrTO
TrOpers: Sharon Kreke, AsstTO

BOWLING GREEN BANK & TRUST
Fountain Square 42101
502/782-1000 Tr$64 Mil
Hd,PersTr,CorpTr,TrInv,EmplBen,Nb:
Fred L. Tanner, SrVP&SrTO
PersTr,Admin,EmplBen: Shirley Campbell, AsstTO
TrOpers: Kim Keller
TrInv: Paula Wurth

CITIZENS NATIONAL BANK
P.O. Box 90 001 42102-9001
502/781-5000 Tr$125.7 Mil
Hd,TrInv: Robert R. Kirby, SrVP&SrTO
TrOpers: Patricia Smith, VP&TO
CorpTr: Janice K. Smith, AsstTO

Brooksville

FIRST NATIONAL BANK
P.O. Box 8 41004
606/735-2125
Hd: David Appleman, ExecVP&TO

Burgin

CITIZENS BANK & TRUST CO.
P.O. Box A 40310
606/748-5277 Tr/o$1.2 Mil
Hd: Robert D. Thompson, Pres&Csh

KENTUCKY (Cont'd)

Burlington

HUNTINGTON BANK OF BOONE COUNTY
2252 Burlington Pike 41005
606/586-6212 Tr/u$1 Mil
Hd: Hollis Gritton, Pres

Cadiz

TRIGG COUNTY FARMERS BANK
P.O. Box 500 42211
502/522-6021 Tr$2.8 Mil
William Lawrence, VP&TO
Pauline J. Crump, VP&TO

Carlisle

DEPOSIT BANK
102 E. Main St. 40311
606/289-2205 Tr$1 Mil
Hd: James A. Brown, Chm

Carrollton

FIRST NATIONAL BANK
P.O. Box 149 41008
502/732-4406 Tr/u$1 Mil
Hd: Malcolm L. Carraco, Pres

Clinton

CLINTON BANK
P.O. Box 98 42031
502/653-4001 Tr/u$1 Mil
Hd: Robert N. Black, CEO
Robert F. Williams, VP&TO

Corbin

FIRST NATIONAL BANK
P.O. Box 496 40701
606/528-2500 Tr$4.5 Mil
Hd: Lillian Harwood, TO
Brenda Clark, AsstTO

Covington

HUNTINGTON BANK OF KENTON COUNTY, INC.
P.O. Box 712 41012
606/292-7540 Tr$147 Mil
Hd: Richard H. Tapke, Jr., SrVP&TO
EmplBen: Robert V. Munninghoff, VP&TO
EmplBenAdm: Brian D. Warren, TO
PersTrNb: Martha A. Snider, TO
PersTrAdm: Todd A. Felthaus, TO
Nb: David K. Miller, AsstVP&TO
TrInv: David Wissinger, TO

KENTUCKY NATIONAL BANK OF KENTON COUNTY
P.O. Box 307 41012
606/292-7750 Tr$43 Mil
Hd,PersTr,Nb: Francis J. Fisher, VP&SrTO
EmplBen: Virginia G. Hamlin, EBO
CorpTr: Shelia Back
TrOpers: Mary Johnson

STAR BANK
P.O. Box 589 41012
606/292-6161 Tr$80 Mil
Hd: Donnel F. Clark, SrVP&TO
TrInv: Lee Hoefinghoff, VP&TO
EmplBen: Robert Matre, VP&TO

Cynthiana

THE FARMERS NATIONAL BANK
P.O. Box 188 41031
606/234-3100 Tr$1 Mil
Hd,PersTr,TrOpers: Oma L. Doyle, TO

THE NATIONAL BANK OF CYNTHIANA
P.O. Box 400 41031
606/234-2530 Tr$8.5 Mil
Hd: Rhonda Brown, TO&VP

Danville

CITIZENS NATIONAL BANK
P.O. Box 229 40422
606/236-5762 Tr$32 Mil
Hd: Kathy Fletcher, AsstTO
PersTr: E. H. (Bing) Walter, Jr., VP

FARMERS NATIONAL BANK
P.O. Box 28 40422
606/236-2926 Tr$47 Mil
Hd: Morton M. Hoagland, VP&TO
PersTr,Est: G. W. Newsom, AsstVP
CorpTrF,EmplBen: Lisa Burke, AsstVP
TDP: Beverly Cox

Elizabethtown

FIRST CITIZENS BANK
P.O. Box C 42701
502/769-2301
Hd: Jeffrey Thomas, AsstVP&TO

Elkton

ELKTON BANK & TRUST CO.
P.O. Box 98 42220
502/265-9841 Tr$2 Mil
Hd: John L. Harris, VP&TO

Eminence

FARMERS DEPOSIT BANK
P.O. Box 126 40019
502/845-5639 Tr$3 Mil
Hd: Barbara Norton, AsstVP&AsstTO
Cathy Bryant, AsstTO
Bill Covington, Pres&TO

Flemingsburg

FARMERS-DEPOSIT BANK
P.O. Box 387 41041
606/845-3551
Hd: James Sauer, TO

PEOPLES BANK OF FLEMING COUNTY
P.O. Box 367 41041
606/845-2461 Tr$3 Mil
Virginia T. Belt, TO
Tony Kinder, AsstTOpO
Nancy Colgan, AsstTO

Florence

FIFTH THIRD BANK OF BOONE COUNTY
8100 Burlington Pike 41042
606/283-8527
Hd: Jack Greer, TO
Edward J. Middendorf, AsstTO

Fort Thomas

FORT THOMAS-BELLEVUE BANK
34 N. Ft. Thomas Ave., P.O. Box 365 41075
606/781-3700
Hd: Joyce E. Minning, VP&TO
Jack E. Burleson, TO
Marlene Kane, AsstTO

★Frankfort

FARMERS BANK & CAPITAL TRUST CO.
P.O. Box 309 40602
502/227-1600 Tr$226 Mil
Hd: James H. Childers, SrVP&TO
PersTr: Wm. A. Powers, SrTO
CorpTr,TrOpers: Nancy W. Whitaker, SrTO
TrInv: Karen Sayer, TO
EmplBen: Rickey D. Harp, VP
Nb: Bandy Land, AsstVP

STATE NATIONAL BANK
P.O. Box 599 40602
502/223-2161 Tr$5.602 Mil
Hd: John Noel, Pres

Franklin

FRANKLIN BANK & TRUST
P.O. Box 449 42134
502/586-7121 Tr/u$1 Mil
Hd: Gary Broady, ExecVP
Delores Weidemann, SrVP
EmplBen: Ronnie Clark, Pres

SIMPSON COUNTY BANK
P.O. Box 269 42134
502/586-4421 Tr$5 Mil
Hd: Billy F. Randolph, ExecVP&SrTO
TrOpers: Louise Givens, AsstTO

Georgetown

FARMERS BANK & TRUST CO.
P.O. Box 651 40324
502/863-2393 Tr$3 Mil
Hd: Wanda C. Wilson, VP&TO

FIRST NATIONAL BANK & TRUST COMPANY
P.O. Box 464 40324
502/863-0111 Tr$1.0 Mil
Hd: Ann White, VP&TO

Glasgow

CITIZENS BANK & TRUST CO.
P.O. Box 419 42141
502/651-8383 Tr$10 Mil
Hd,PersTr,CorpTr,TrInv,EmplBen,Nb:
Harold T. Matthews, Pres&TO
TrOpers: Runelle Jackson, AsstTO

NEW FARMERS NATIONAL BANK
P.O. Box 258 42141
502/651-6141 Tr$13.4 Mil
Hd: Nancy M. Day, TO
CorpTr: Kathy Pedigo, TrClk
TrSec: Wanda P. Garrett, AsstCsh

Greenville

FIRST STATE BANK
P.O. Box 198 42345
502/338-1500 Tr$1 Mil
Hd: A. P. Cornette, Jr., VP&TO

Henderson

OHIO VALLEY NATIONAL BANK
P.O. Drawer 5 42420
502/826-7120 Tr$57.2[illegible]7 Mil
Hd,CorpTr,TrInv,EmplBen,Nb:
John E. Keeping, SrVP&TO
PersTr,TrOpers: Wanda V. Owen, AdmAsst
Farm: Greg Pritchett, FM

Hopkinsville

FIRST CITY BANK & TRUST CO.
1002 S. Virginia St. 42240
502/887-2265 Tr$80 Mil
Hd: Richard C. Brasher, SrVP&TO
PersTr,ComTr,EmplBen: Clarence Walker, VP&TO
PersTr: Brasher Mason, VP&TO
CorpTr,TrOpers: Marjorie Thompson, AsstVP&TO

SOVRAN BANK/KENTUCKY
712 S. Main St., P.O. Box 728 42240
502/886-5151 Tr/o$55 Mil
Hd: William R. McRae, SrVP&TO
PersTrAdm,Nb: Wanda P. Boyd, VP&TO
TrOpers: Faye W. Ferrell, TOpO

Lawrenceburg

LAWRENCEBURG NATIONAL BANK
128 S. Main St. 40342
502/839-6921 Tr/u$1 Mil
Hd: Paul Vaughn, Jr., ExecVP

Lebanon

THE FARMERS NATIONAL BANK
136 W. Main St. 40033
502/692-3177 Tr/u$1 Mil
Hd: T. E. Spragens, Jr., Pres

Leitchfield

THE CITIZENS BANK AND TRUST COMPANY OF GRAYSON COUNTY
118 S. Main St. 42754
502/259-4001
Paul Gibson, SrVP&TO
Janice Howard, AsstTO

Lexington

BANK ONE, LEXINGTON, N.A.
Bank One Plaza 40507
606/259-9500 Tr$400 Mil
Hd: Barry Bond, SrVP
TrInv: Steve Mobley, TrInvO
PersTr: Smith Hundley, VP&PersAdmO
CorpTr: Bruce Bernheimer, CorpTrAdmin
EmplBen: Janet A. Mitchell, EBAdmin
TrOpers: Betty G. Bain, TOpCoor
Nb: Jane S. Newton, TrNBO

CENTRAL BANK & TRUST CO.
P.O. Box 1360 40590
606/253-6245 Tr$300 Mil
Hd: Allen I. Rushing, SrVP&TO
CorpTr,TrOpers: Marcia Prinsen, VP&TO
PersTr: Norton G. Pritchett, Jr., VP&TO
TrInv: Bob Marsh, TO
EmplBen: Vicky Foster, AsstTO

COMMERCE NATIONAL BANK
301 E. Main St. 40507
606/281-5200
(Affiliate of First Kentucky Trust Co., Louisville, KY)
Hd: Donald C. Wells, SrVP

FIRST SECURITY NATIONAL BANK & TRUST CO.
One First Security Plaza 40507
606/231-1000 Tr$1 Bil
Hd: H. L. Drew, ExecVP&TO
UnitHd: Jack R. Cunningham, ExecVP&TO
PersTr: Gerald Landis, 1stVP&TO
CorpTr,EmplBen: R. C. Cranfill, 1stVP&TO
TrInv: Jerry C. Troyer, VP&SrTrInvO
TrOpers: Ken Sickels, VP
Nb: Denny L. Spicer, VP&TDO

London

CUMBERLAND VALLEY NATIONAL BANK & TRUST CO.
P.O. Box 709 40741
606/878-7010 Tr$3.433 Mil
Hd: Cookie Henderson, TrAdm

Louisville

CITIZENS FIDELITY BANK & TRUST CO.
P.O. Box 33000 40296
502/581-3269 Tr$2.8 Bil
Hd: William T. Simpson, SrVP
TrAdmin: Charles A. Walter, SrVP
CorpTr: Jackson I. Jones, VP
TrInv: Ronald J. Murphy, Pres-Capital Mgmt. Co.
TrOpers: Richard S. Crawford, VP
PersTrNb: Gordon L. Ragan, VP
EmplBenNb: Robert T. Goetz, VP

FIRST KENTUCKY TRUST COMPANY
P.O. Box 36010 40233
502/581-4170 Tr$4.8 Bil
Hd: L. A. Warner, Pres
PersTr: Barksdale F. Roberts, SrVP
CorpTr: D. W. Weihe, SrVP
EmplBen: John H. Yost, SrVP
TrOpers: S. D. McCreary, SrVP
TDP: R. S. Fishback, VP

HILLIARD LYONS TRUST COMPANY
545 S. Third St., P.O. Box 32760 40232
502/588-8649 Tr$225 Mil
Hd: Donald F. Kohler, ChmBd
PersTr: Arthur C. Peter, Pres
TrInv: Jon V. Norman, VP
TrAdm: David A. Bell, VP
TrMktg: Don C. Graeter, VP
SecTreas: J. McFerran Barr, II, VP

LIBERTY NATIONAL BANK & TRUST CO.
P.O. Box 32500 40232
502/566-2000 Tr$2.6 Bil
Tr&InvGpHd: James T. Crain, Jr., ExecVP
ADIMINISTRATIVE SERVICES:
Robert G. Scherer, ExecVP
PersTrMgr: Jack M. Combs, Jr., SrVP
InstTrMgr: Kennedy H. Clark, SrVP
Tax: Douglas P. Neal, SrVP
CorpTr: Cordell V. Lawrence, SrVP
INVESTMENT SERVICES:
Robert C. Gray, Jr., SrVP
PersTr: Wm. G. Duncan, SrVP
CorpTr: Clarence V. Lee, SrVP
INTERNAL SERVICES:
Michael C. Huetting, SrVP
OpersMgr: Mary McEllistrem
Compliance: Roger E. Lieber
MARKETING:
Steven L. Nelson, SrVP&Mgr

MID-AMERICA BANK OF LOUISVILLE & TRUST COMPANY
P.O. Box 1101 40201
501/581-5480 Tr$150 Mil
Hd: Orson Oliver, Pres
CorpTr,TrOpers: Carl Frazier, VP&TO
TrInv,Nb: John Burkhardt, VP&TO

STOCK YARDS BANK AND TRUST CO.
P.O. Box 32890 40232
502/582-2571 Tr$400 Mil
Hd,TrInv: R. Keith Cullinan, ExecVP&TO
Neil B. Jesse, VP&IO
PersTr: Stephen T. Wolford, VP&TO
ComTrF: Judith B. Bryon, VP&IO
CorpTr,EmplBen: Joseph R. Gillespie, VP&EBO
TrTax: V. Marlene Farris, AsstVP&TrTxO
TrOpers: Brenda Cotner, AsstVP&TOpO

Madisonville

FARMERS BANK & TRUST CO.
P.O. Box 340 42431
502/821-5150 Tr$8.514 Mil
Hd: Mildred O. Whitfield, VP&TO

KENTUCKY BANK & TRUST CO.
1 S. Main St., P.O. Drawer B 42431
502/821-6075 Tr$14 Mil
Hd: Shirley W. Thomas, VP&TO
TDP: Brenda Royalty

PEOPLES BANK & TRUST CO.
P.O. Box K 42431
502/821-1661 Tr$12 Mil
Hd: L. Rush Hunt, VP&TO

Marion

FARMERS BANK & TRUST CO.
P.O. Box 151 42064
502/965-3106 Tr/u$1 Mil
Hd: H. D. Sullenger, Chm,Pres&TO

Mayfield

THE FIRST NATIONAL BANK OF MAYFIELD
P.O. Box 369 42066
502/247-1758 Tr$13.952 Mil
Hd: Frederick D. Blume, Pres&TO
TrOpers: Frances P. Ray, TOpO
Nb: Gene R. Miller, SrVP&TO

Maysville

BANK OF MAYSVILLE
20 W. 2nd St. 41056
606/564-4001 Tr$6 Mil
Hd: Anne H. Follmer, TO

STATE NATIONAL BANK
33 W. 2nd St. 41056
606/564-3381 Tr$46 Mil
Inv,Nb: Kirk Tolle, VP&TO
CorpTr,EmplBen: Lloyd Schiltz
PersTr,Est: Charlotte Hilterbrand
TrOpers: Sarah Harris

Middlesboro

COMMERCIAL BANK
P.O. Box 520 40965
606/248-1450 Tr$4 Mil
Hd: Allan Atkins, VP&TO

FIRST STATE BANK OF MIDDLESBORO
19th & Cumberland Ave., P.O. Box 400 40965
606/248-5950
Hd: H. Aubery Bailey, SrVP&TO

Morganfield

MORGANFIELD NATIONAL BANK
P.O. Box 390 42437
502/389-1515 Tr/o$8 Mil
Hd: David Presser, VP&TO

UNION BANK & TRUST CO.
P.O. Box 349 42437
502/389-2242 Tr$3 Mil
Hd: J. K. Waller, II, VP,Csh&TO

Mt. Olivet

THE FARMERS & TRADERS BANK
P.O. Box 198 41064
606/724-5403 Tr/u$1 Mil
Hd: Jan Caldwell, TO

Mt. Sterling

EXCHANGE BANK OF KENTUCKY
P.O. Box 306 40353
606/498-5332 Tr$1 Mil
Hd: H. G. Reed, Jr., VChm
Deborah Spencer, Comp&Csh

MONTGOMERY & TRADERS BANK & TRUST CO.
Main & Bank Sts. 40353
606/498-3988 Tr/u$1 Mil
Hd: H. D. Reynolds, VP&TO

MOUNT STERLING NATIONAL BANK
P.O. Box 286 40353
606/498-3800 Tr$19.5 Mil
Hd: Daniel C. Manley, VP&TO
EmplBen: Jacquelyn Watson, AsstTO
TrOpers: Evelyn K. Marshall, AsstTO

Munfordville

HART COUNTY BANK AND TRUST COMPANY
P.O. Box 217 42765-0217
502/524-2231 Tr$3 Mil
Hd,CorpTr,TrInv,ComTrF:
Robert L. Chambless, Jr., Pres&TO
PersTr,EmplBen: Louise C. Martin, ExecVP,Csh&TO
TrOpers,Nb,TDP: Dewayne T. Bush, MgtTrainee

Murray

BANK OF MURRAY
P.O. Box 1080 42071
502/753-1893 Tr$9.5 Mil
Hd: Charles S. Foster, TO
TrOpers: Pat Latimer, AsstTO

Include Your Logo
See Page 232

KENTUCKY (Cont'd)

Newport

THE FIFTH THIRD BANK OF CAMPBELL COUNTY NAT. ASSN.
P.O. Box 460 41072
606/283-8509 Tr$25 Mil
Hd: Clyde C. Nelson, VP&TO
J. Robert Geisen, AsstTO

STAR BANK, N.A., CAMPBELL COUNTY
P.O. Box 190 41072
606/261-5922 Tr$25 Mil
Hd: Donald R. Bauer, VP&TO
Patrick J. Klocke, Pres
TrOpers: Chris S. Hoffman, TO

Nicholasville

THE FIRST NATIONAL BANK AND TRUST COMPANY
P.O. Box 217 40356
606/887-2411 Tr$1.6 Mil
Hd: Maurice Knight, ExecVP

Owensboro

CARDINAL FEDERAL SAVINGS BANK
700 Frederica St. 42301
502/684-9661 Tr$9.2 Mil
Hd: J. Norman Martin, SrVP&TO
TrOpers: Kristy Salmon
Nb: Harold Monroe

CENTRAL BANK & TRUST CO.
114 W. 3rd St. 42301
502/926-9666 Tr$68 Mil
Hd: Conrad J. Greicar, SrVP&TO
PersTr: Nell Mittchell, AsstVP&TO
TrInv: C. Robert Modys, SrVP&TO
TrOpers: Sandy Travis

CITIZENS STATE BANK
P.O. Box 886 42302
502/926-5785 Tr$75 Mil
Hd: John P. Beckett, Jr., 1stSrVP&TO
TrInv: Robert E. Wagner, VP&TO
PersTr,CorpTr: Betty D. Girten, TO
EmplBenAdmin: Judith A. Hines, AsstVP&TO
Nb: R. Alan Hamilton, AsstVP&TO

OWENSBORO NATIONAL BANK
P.O. Box 787 42301
502/926-3232 Tr$210 Mil
Hd: Ronald D. Shepherd, SrVP&TO
PersTr: Charlie D. Mitchell, SrVP&ExecTO
Nina Stamper, AsstVP&TO
EmplBen,TrOpers,PenTr: Patty Drury, VP&TO
ASSET MANAGEMENT DIVISION
FP: Walter H. Smith, 1stSrVP

Owenton

PEOPLES BANK & TRUST CO.
P.O. Box 8 40359
502/484-3466 Tr/u$1 Mil
Hd: Sue Gaines, TO

Paducah

CITIZENS BANK & TRUST CO.
P.O. Box 2400 42002-2400
502/575-5100 Tr$200 Mil
Hd,TrInv: J. Russell Ogden, CFA&SrVP
Hd,CorpTr,EmplBen: Richard L. Throgmorton, VP
PersTr: Jacque Moran, VP
ComTrF,TrOpers: Kathaleen Wyatt, AsstTO&TOpO
Dale Hancock, CFA,AsstVP&TrIO

PADUCAH BANK & TRUST CO.
P.O. Box 2600 42002-2600
502/443-6423 Tr/u$1 Mil
Hd: Janis H. Phillips, VP&TO

PEOPLES FIRST NATIONAL BANK & TRUST CO.
P.O. Box 1920 42001
502/444-6371 Tr$180 Mil
Hd: A. Howard Arant, SrVP&TO
Michael Gish, VP&TO
TrOpers: Mindi Whitworth, TOpO
TrInv: Wells Heath, III
Ricky Darnell, TO
Eileen Duobinis-Gray, TO
Ronnie Reeves, AsstTO

Paintsville

CITIZENS NATIONAL BANK
P.O. Box 1488 41240
606/789-4001 Tr$7.114 Mil
Hd,PersTr,CorpTr: Dennis T. Dorton, Pres&TO
PersTr,CorpTr,TrInv,EmplBen,TrOpers,Nb,TDP: Toni C. Spradlin, VP&TO

FIRST NATIONAL BANK
P.O. Box 710 41240
606/789-2111
Hd: Robert L. Bayes, Pres&TO

Paris

BOURBON AGRICULTURAL DEPOSIT BANK & TRUST CO.
P.O. Box 157 40361
606/987-1795 Tr$23 Mil
Hd: Mark Walls, AsstVP&TO
TrOpers: Judy Taylor, TOpO

Pikeville

THE FIRST NATIONAL BANK OF PIKEVILLE
P.O. Box 1002 41501
606/437-6247
Hd: Robert Page, AsstVP&TO

PIKEVILLE NATIONAL BANK & TRUST CO.
P.O. Box 2947 41501
606/432-1414 Tr$7.5 Mil
Hd: Burlin Coleman, ChmBd
Lonnie K. Osborne, TO

Prestonsburg

THE BANK JOSEPHINE
P.O. Box 471 41653
606/886-4000
Hd: O. Sam Blankenship, Pres&TO

Princeton

FARMERS BANK & TRUST CO.
P.O. Box 559 42445
502/365-5526 Tr$7.3 Mil
Hd: James R. Kevil, VP&TO

FIRST BANK & TRUST CO.
P.O. Box 379 42445
502/365-3545 Tr$2.954 Mil
Hd: Kenneth E. Cox, Pres&CEO
Danny H. Patton, VP&TO
Nancy Wynn, AsstVP&AsstTO

Richmond

CITIZENS FIDELITY BANK & TRUST MADISON COUNTY
P.O. Box 8 40475
606/623-2747 Tr$10 Mil
Max Smith, Pres
William C. Parks, VP&TO

STATE BANK & TRUST CO.
P.O. Box 38 40475
606/623-2884 Tr$14.7 Mil
Hd,CorpTr,Nb: H. Thomas Tudor, SrVP&TO

Shelbyville

CITIZENS UNION BANK
P.O. Box 189 40065
502/633-4450 Tr/u$1 Mil
Hd: Ellen Wilson, TO

LIBERTY NATIONAL BANK OF SHELBYVILLE
P.O. Box 187 40066-0187
~~502/633-4856~~
Hd: Ruby Conn, Pres
Fred Catlett, VP

Somerset

FIRST AND FARMERS BANK
P.O. Box 820 42501
606/679-7451 Tr$14 Mil
Hd: John D. Clarke, TO
Vickie Godsey, AsstTO

Sturgis

FARMERS STATE BANK
P.O. Box 307 42459
502/333-4101 Tr$1.5 Mil
Hd: Garland Certain, Pres&TO
Ruth Conway, VP&AsstTO

Versailles

WOODFORD BANK & TRUST CO.
101 N. Main St. 40383
606/873-3131 Tr$21 Mil
Hd: L. D. Sweazy, Chm&CEO

Williamstown

BANK OF WILLIAMSTOWN
203-205 S. Main St. 41097
606/824-4436 Tr/u$1.6 Mil
Hd: Jerome A. Griessmann, ExecVP&CEO

Winchester

CITIZENS FIDELITY BANK & TRUST CO.-WINCHESTER
P.O. Box 216 40391
606/744-1161 Tr$10 Mil
William C. Parks, VP&TO

CLARK COUNTY BANK, INC.
24 W. Lexington Ave. 40391
606/744-1632 Tr$3.6 Mil
Hd,Nb: William H. Hodgkin, Pres
TrInv: Nina M. Tyler, VP&TO
TDP: Deborah T. Jones

LOUISIANA

Alexandria

HIBERNIA NATIONAL BANK
P.O. Drawer 1030 71309
318/487-2186
(Branch of New Orleans)
BusDev: David L. Marsh, AsstVP&TO
PersTr: Kelly Ducote, AsstTO
CorpTr: Rene P. Chappelle, AsstTO

RAPIDES BANK & TRUST CO.
P.O. Box 31 71309
318/487-2446 Tr$45 Mil
Hd: Edward L. Crump, Jr., VP&TO
TrAdm: Joey Descant, III, VP&TO
TrOpers: Gayle Bishop, TO

SECURITY FIRST NATIONAL BANK
P.O. Box 231 71309
318/445-4531
Hd: Henry E. Blake, VChm&TO

★ Baton Rouge

AMERICAN BANK & TRUST CO.
P.O. Box 591 70821
504/346-6327 Tr$131 Mil
Hd,TrInv,Nb: Irwin Phelps, SrVP
PersTr: Diane Hoffman, VP&TO
TrOpers: Kim Harrell, AsstTO

CITY NATIONAL BANK
445 North Blvd., P.O. Drawer 1231 70821
504/387-2151 Tr$108.2 Mil
Hd: John S. Hancock, Jr., SrVP&TO
Nb: William G. Perkins
PersTr: Ouida Powell, AsstVP&TO

HIBERNIA NATIONAL BANK
P.O. Drawer 3597 70821
504/381-2129
(Branch of New Orleans)
TrMgr,EmplBenAdm: John D. Temple, VP&TO
PersTrAdm: Bradley D. Taylor, VP&TO
CorpTrAdm: Evelyn G. Dean, AsstVP&TO
BusDev: L. Brent Moseley, VP&TrInvO

PREMIER BANK, N.A.
P.O. Box 1511 70821
504/389-4251 Tr$4.5 Bil
(Branches in Houma, Lafayette, Lake Charles, Monroe & Shreveport)
Hd: Richard S. White, Jr., ExecVP
PersTr: Charlotte K. Ray, VP&TO
CorpTr: John S. Adkins, SrVP&TO
TrInv: Donald E. Allred, Pres, Premier InvestmentAdvisors, Inc.
EmplBen: Ed Hohenstein, VP&TO
TrOpers: T. Warren Ogden, SrVP&TO

SUNBURST BANK
P.O. Box 2710 70821
504/924-9210 Tr$70 Mil
Hd: Richard W. Petrie, Jr., SrVP&TO
PersTr,CorpTr,EmplBen: Carma Doyle, VP&TO
TrInv: Brendan B. Brosnan, TO
TrOpers: Patricia S. Albin, TOpO
TrBD: Randy W. Ransom, AsstVP&TO

Bogalusa

FIRST STATE BANK & TRUST CO.
P.O. Box 1000 70427
504/732-3633
Hd: J. H. Thornhill, Jr., SrVP&TO
EmplBen: Nathan W. Bush, VP

Bunkie

BUNKIE BANK & TRUST
P.O. Box 100 71322
318/346-2668 Tr/u$1 Mil
Hd: Lynn Bordelon, VP

Columbia

CALDWELL BANK & TRUST
P.O. Box 1749 71418
318/649-2351
Hd: R. J. Lee, Pres

Crowley

BANK OF COMMERCE & TRUST CO.
P.O. Box 246 70526
318/783-2201 Tr$1.5 Mil
Hd: Jack Lambert, Jr.

Eunice

ST. LANDRY BANK AND TRUST COMPANY
Eunice Office
101 N. 2nd St. 70535
318/457-5221
(Branch of Opelousas)
Hd: R. S. Tomlinson, Jr., Pres&ChmBd
Charles A. Richard, Jr., SrVP&Mgr
LouAnn Bradley, VP&AsstMgr
Dean Zerbe, VP&AsstMgr

Franklin

COMMERCIAL BANK & TRUST CO.
P.O. Box 575 70538
318/828-5140 Tr/u$1 Mil
Hd: Betty Veeder, VP

Hammond

CITIZENS NATIONAL BANK
201 N.W. Railroad Ave., P.O. Box 2188 70404
504/345-3545
Hd: Jack W. Gautier, ExecVP-Inv

Harahan

FIRST NATIONAL BANK OF JEFFERSON PARISH
5400 Mounes St. 70123
504/734-8034 Tr$47.9 Mil
Hd,TrInv: William W. Laurendine, III, SrVP&TO
PersTr: Joyce B. Smith, TO
CorpTr,EmplBen,Nb: John T. Trotter
TrOpers: Leslie Santalucito, TO

Haynesville

THE PLANTERS BANK & TRUST CO. OF CLAIBORNE PARISH
P.O. Box 151 71038
318/624-1515
Hd: Ralph Williams, Pres

Houma

FIRST NATIONAL BANK
P.O. Box 6096 70360
504/868-1660 Tr$210 Mil
Nb: F. Dixon Lewis, IO

PREMIER BANK, N.A.
South LA Region
720 E. Main St. 70360
504/876-7800
(Branch of Baton Rouge)
Hd: Jules Ellender, VP&TO

Jennings

JEFF DAVIS BANK & TRUST CO.
P.O. Box 820 70546
318/824-3424 Tr$4 Mil
Hd: Jeff Boudreaux, Pres
PersTr,CorpTr,TrInv,Nb: Frederick F. Huber, TO

Lafayette

FIRST NATIONAL BANK
P.O. Box 90-F 70509
318/265-3442 Tr$33.6 Mil
Hd,Nb: John C. Wagnon, ExecVP&TO
TrOpers,TDP: Jerry W. Reynolds, VP&TO

PREMIER BANK, N.A.
Lafayette Region
200 W. Congress St. 70501
(Branch of Baton Rouge)
Richard C. Byrd, VP&TO

Lake Charles

THE CALCASIEU-MARINE NATIONAL BANK
P.O. Box 3403 70602
318/494-3319 Tr/o$25 Mil
Hd,PersTr: Allain Davidson, VP&TO
CorpTr: Ronald P. Roan, AsstVP&TO
EmplBen: Kevin S. Rodgers, TrAdmO
Nb: Frederick M. Lee, VP&TO

FIRST NATIONAL BANK
P.O. Box 1889 70602
318/477-7630 Tr$55 Mil
Hd,Nb: Charles B. Verrette, VP&TO
CtyMgr: Stephen T. Becnel, VP

LAKESIDE NATIONAL BANK
P.O. Box 1268 70602
318/494-4301 Tr/o$45 Mil
Hd: Andrew J. Betz, SrVP&TO
TrOpers: Julie Fewell, AsstTO

PREMIER BANK, N.A.
Lake Charles Region
825 Ryan St. 70601
318/493-3256
(Branch of Baton Rouge)
Hd: Charles S. Ware, SrVP&TO

Leesville

MERCHANTS & FARMERS BANK & TRUST CO.
P.O. Box 1151 71496-1151
318/239-6504 Tr$1 Mil
Hd: W. E. Droddy, TO

Mandeville

HIBERNIA NATIONAL BANK
P.O. Box 808 (Covington) 70434
504/624-4234
(Branch of New Orleans)
PersTr: Darrell Studdard, AsstTO

Metairie

JEFFERSON GUARANTY BANK
Trust Department - Ste. 301
3525 N. Causeway Blvd. 70002
504/838-4557 Tr$36 Mil
Hd,CorpTr: Nicholas J. Compagno, Jr., VP&TO
PersTr: Keith M. Jacomine, TO
EmplBen: Valerie W. Truax, TO
TrOpers: Harold F. Keneker, Jr., VP&TO

Minden

MINDEN BANK & TRUST CO.
P.O. Box 400 71055
318/377-4283 Tr$4 Mil
Hd: Jack Byrd, Pres
TrOpers: Martha H. Alexander, TO

PEOPLES BANK & TRUST CO.
P.O. Box 340 71058-0340
318/377-6366
Hd: Ralph S. Williams, Pres

Monroe

CENTRAL BANK
P.O. Box 4928 71211
318/362-8544 Tr$225 Mil
Hd: Edward F. Wheland, II, SrVP&TO
PersTr: Walter E. Busby, VP&TO
EmplBen: Jo Ann Pickering, AsstTO
TrOpers: Diana Fontana, TOpO
TrInv: Dean Mailhes, TrInvO

FIRST AMERICAN BANK & TRUST OF LOUISIANA
P.O. Box 7232 71211
318/362-8233 Tr$212 Mil
Hd: William W. Keith, SrVP&TO
Bruce F. Jones, VP&TO

FIRST NATIONAL BANK OF GREATER MONROE
500 Natchitoches P.O. Box 487 71294-0487
318/387-8330
Hd,TrInv,EmplBen,TrOpers: J. Herbert Boystun, Pres&CEO
PersTr,CorpTr,ComTrF,Nb: Ford Jacka, VP&AsstTO

PREMIER BANK, N.A.
Monroe Region
130 DeSiard 71201
318/362-7576
(Branch of Baton Rouge)
Hd: William C. Staab, VP&TO

Natchitoches

EXCHANGE BANK & TRUST CO.
P.O. Box 446 71458-0446
318/352-8141 Tr$2 Mil
Hd: Pat Henry

New Iberia

THE NEW IBERIA BANK
P.O. Box 11240 70562-1240
318/365-6761
Hd: J. O. Broussard, ExecVP

LOUISIANA (Cont'd)

New Orleans

AMERICAN BANK & TRUST CO.
200 Carondelet St. 70130
504/569-0412 Tr$60 Mil
Hd: Linda E. Kern, VP&TO
PersTr,EmplBen: James M. Leeper, VP&TO
TrOpers: Janice L. St. Philip

FIRST NATIONAL BANK OF COMMERCE
210 Baronne St. 70112
504/561-1606 Tr$540 Mil
Hd: W. Shiles McCord, ExecVP&TO
PersTr: Henry G. McCall, II, VP&TO
CorpTr: James P. Conner, VP&TO
TrInv: John C. Portwood, SrVP&TO
EmplBen: Samuel Whichard, VP&TO
TrOpers: Michael J. Guidry, VP&TO
Nb: Richard T. Hill, VP&TO

HIBERNIA NATIONAL BANK
P.O. Box 61540 70161
504/586-5531 Tr$2.65 Bil
(Branches in Alexandria, Baton Rouge, Mandeville & Shreveport)
Mgr: Rodney J. Abele, Jr., ExecVP&Mgr
TrAdmMgr: James W. Byron, Jr., VP&TrInvO
TrInvMgr: Robert L. Rust, VP&TrInvO
CorpTrMgr: Kenneth A. Rains, VP&TO
BusDevMgr: Pierre F. Lapeyre, VP&TO
LglMgr: Z. Geoff Bujalski, VP&TO
TrOpersMgr: David L. Sadler, VP&TO
EmplBenMgr: Ben Byers, VP&TO
PersTrMgr: Hal C. Reed, VP&TO
CorpTr,N.O.: J. Critington Lorio, VP&TO
BusDevEmplBen,N.O.: William J. Kearney, III, VP&TO

WHITNEY NATIONAL BANK OF NEW ORLEANS
228 St. Charles Ave. 70130
504/586-7272 Tr$90 Mil
Hd: Peyton E. Bruns, VP&TO
Nb: Robert G. Beaumont, VP&TO
TrInv: Felix Jackson, VP&TO
EmplBen: Edward J. Welsch, AsstTO

Opelousas

FIRST NATIONAL BANK OF ST. LANDRY PARISH
P.O. Drawer E 70571
318/942-5752 Tr$623
Hd,TrOpers: Robert Bacon, ExecVP&ChOpO/Tr
PersTr,EmplBen,Nb: Malcolm Donner, SrVP&CFO
Planters Branch:
110 E. Bellevue 70570
318/942-5752
Malcolm Donner, SrVP&CFO

ST. LANDRY BANK & TRUST CO.
P.O. Box 110 70570
318/942-7516
(Branches in Eunice & Port Barre)
Hd: R. S. Tomlinson, Jr., Pres&ChmBd
Marjorie Fa-Kouri, VP,Csh&TO

Plaquemine

CITIZENS BANK & TRUST CO.
P.O. Box 659 70764
504/687-3576 Tr/u$2 Mil
Hd: E. B. Middleton, Pres&CEO

Port Barre

ST. LANDRY BANK AND TRUST COMPANY
Canal at Saizan Ave.
(Branch of Opelousas)
318/585-7659
Hd: R. S. Tomlinson, Jr., Pres&ChmBd
Marjorie Fa-Kouri, VP,Csh&TO

The Directory of Trust Institutions is included in a T&E subscription!

Ruston

RUSTON STATE BANK & TRUST CO.
107 N. Trenton St. 71270
318/251-4650 Tr$30 Mil
Hd: Kyle McDonald, VP&TO
PersTr: Susan Hammond, PersTrAdm
TrInv: James F. Crank, SrIO
EmplBen: Robbie Grider, TxAdm
TrOpers: Nelda Bender, TOpMgr
Nb: Ann Marie Mills, TrAdm

St. Francisville

BANK OF COMMERCE & TRUST CO.
P.O. Drawer 520 70775
504/635-3391 Tr/u$1 Mil
Hd: Eloise Cutrer, Csh&TO

St. Martinville

ST. MARTIN BANK & TRUST
P.O. Box 199 70582
318/394-6242 Tr/u$1 Mil
Hd: Larry J. Comeaux
Lena O. Fuselier, AsstTO

Shreveport

AMERICAN BANK & TRUST CO.
401 Market, Ste. 100 71101
318/221-0693 Tr$10 Mil
Hd: Jan M. Foster, TO

COMMERCIAL NATIONAL BANK
P.O. Box 21119 71152
318/429-1715 ~~Tr$473 Mil~~
Hd: David H. Nordyke, SrVP&TO
PersTr: Terry M. Gaston, VP&TO
CorpTr: Richard G. McBroom, VP&TO
EmplBen: Stephen A. Boose, VP&TO
TrInv: R. E. Lindquist, VP&TO
Nb: John W. Hurst, TO

HIBERNIA NATIONAL BANK
P.O. Box 2148 71166
318/674-3790
(Branch of New Orleans)
TrMgr: David E. Tyrone, VP&TO
BusDev: Arthur R. Carmody, III, VP&TO
EmplBenAdm: Phillip L. Pounds, TO
PersTrAdm: Myra Pharis, AsstTO

PREMIER BANK, N.A.
Shreveport Region
P.O. Box 21116 71154
318/226-2211
(Branch of Baton Rouge)
Paul E. Hicks, VP&TO

Springhill

SPRINGHILL BANK & TRUST
124 N. Main St. 71075
318/539-3535 Tr/u$1 Mil
Hd: Roy M. Fish, Pres
PersTr,EmplBen: Esther K. Cochran, AsstTO

Vidalia

CONCORDIA BANK & TRUST CO.
P.O. Box 518 71373
318/336-5259 Tr/u$1 Mil
Hd: Travis Gore, Pres&CEO

West Monroe

FIRST NATIONAL BANK OF GREATER MONROE
500 Natchitoches 71294-0487
318/387-8330
Hd,TrInv,EmplBen,TrOpers:
J. Herbert Boydstun, Pres&CEO
PersTr,CorpTr,ComTrF,Nb: Beuford G. Jacka, Jr., AsstTO

Winnsboro

WINNSBORO STATE BANK & TRUST CO.
P.O. Box 880 71295
318/435-7535
Hd: Ray Prickett, ExecVP&TO

MAINE

★Augusta

KEY TRUST COMPANY OF MAINE
286 Water St. 04330
207/623-5660
(Branch of Portland)
TrInv: Frank Lawrence, VP&TrInvO
PersTr: Bruce Stockford, VP&TO
EmplBen: Cathe C. Morrill, PenO

Bangor

CASCO NORTHERN BANK, N.A.
21 Main St. 04401
207/947-0136
(Branch of Portland)
Michael Metigue, TO

FLEET BANK OF MAINE
Merrill Center, Exchange St. 04401
207/941-6050 Tr$1.1 Bil
(Branches in Lewistown, Portland, Sanford & Waterville)
Hd: John C. McGinn, SrExecVP
PersTr: Donald Roux, SrVP
CorpTr,TrOpers: Richard E. Steckel, SrVP
TrInv,ComTrF: J. Edward Klisiewicz, SrVP
EmplBen: R. Paul Pasquine, SrVP
Nb: Peter Simmons, TO
TDP: Jacqueline A. Bouchey

KEY TRUST COMPANY OF MAINE
23 Water St. 04401
207/945-0618
(Branch of Portland)
Nb,Adm: Paul J. Morrow, TO

MAINE NATIONAL BANK
(Bank of New England)
1 Merchants Plaza
P.O. Box 925 04401
207/942-4801
(Branch of Portland)
Hd,EmplBen: Mark L. Cuneo, VP
PersTr: Richard S. Douglas, VP
Nb: Michael Cutler, AsstVP

UNITED BANK
2 Hammond St., P.O. Box D 04401
207/942-5263 Tr$32 Mil
Robert M. Parker, Jr., AsstVP&TO
Nb: Daniel B. Priestley, TO
Susan L. Kenney, AsstTO
TrOpers: Deanna S. Condon
Shari L. McLain

Bar Harbor

BHB
BAR HARBOR BANKING AND TRUST COMPANY
BAR HARBOR • BLUE HILL • DEER ISLE • ELLSWORTH • LUBEC
MILBRIDGE • NORTHEAST HARBOR • SOUTHWEST HARBOR
Member FDIC

BAR HARBOR BANKING & TRUST CO.
82 Main St. 04609
207/288-3314 Tr$106.334 Mil
(Branch in Ellsworth)
Hd: Dwight L. Eaton, VP&TO
PersTr: Geddes W. Simpson, Jr., TO
Faye A. Geel, AsstTO
TrInv: Dennis H. Carr, TrInvO
TrOpers: Charlene H. Tibbetts, TOpO
Nb: Anne C. Gibson, AsstVP

FIRST NATIONAL BANK
P.O. Box A 04609
207/288-5391 Tr$30 Mil
Hd: Richard S. Libby, VP&TO
PersTr: Julian S. White, VP&TO
TrOpers: Jean H. Kief, AsstTO

Biddeford

PEPPERELL TRUST CO.
P.O. Box 448 04005
207/282-4121
Mary K. Shaw, ChmBd&CEO
George E. Brickates, Pres
Charles Antonacos, TO

Caribou

MAINE NATIONAL BANK
(Bank of New England)
Downtown Shopping Mall
P.O. Box 607 04736
207/496-3871
(Branch of Portland)
Hd: Richard E. Wing, AsstVP&TO

Damariscotta

FIRST NATIONAL BANK
P.O. Box 940 04543
207/563-3195 Tr$23.7 Mil
Hd: Henry V. Pelton, VP&TO
TrOpers: Nora A. Cyr, TOpO

Ellsworth

BAR HARBOR BANKING & TRUST CO.
137 High St. 04605
207/667-9314
(Branch of Bar Harbor)
Anne C. Gibson, AsstVP

UNION TRUST COMPANY OF ELLSWORTH
P.O. Box 479 04605
207/667-2504 Tr$24 Mil
Hd: William S. Clark, VP&TO

Lewiston

FLEET BANK OF MAINE
35 Ash St. 04240
207/795-8600
(Branch of Bangor)
Hd: Corinne O. McIntosh, VP

Livermore Falls

LIVERMORE FALLS TRUST CO.
P.O. Drawer A 04254
207/897-3491 Tr$3 Mil
Hd: L. Gary Knight, TO
Melvin L. Newendyke, AsstTO

Portland

CASCO NORTHERN BANK N.A.
One Monument Sq. 04101
207/774-8221 Tr$950 Mil
(Branches in Bangor & Presque Isle)
Hd: Frank H. Parker, ExecVP
Hd,Admin,Opers: A. Peter Babyak, SrVP
TrInv,ComTrF: Mike Weber, VP
PersTr: Frank Kemna, VP&TO
CorpTr: Janet Folkers, TO
EmplBen: Stuart H. Goodwin, VP
TrOpers: Margaret Swoboda, VP
Nb: Charles S. Probert, VP

FLEET BANK
One City Center, P.O. Box 17537 04101
207/874-5010
(Branch of Bangor)
Hd: Donald Roux, SrVP

KEY TRUST COMPANY OF MAINE
One Canal Plaza 04112
207/874-7111 Tr$1 Bil
(Branches in Augusta & Bangor)
Hd: William M. Hunter, II, Pres&CEO
PersTr: Theodore B. Wordon, VP&TO
CorpTr: Jeffrey M. Van Fleet, SrVP&TO
TrOpers: Martha C. Snider, VP
Nb: Gary L. Robinson, VP
Dennis B. Mitchell, AsstVP&TO

MAINE NATIONAL BANK
(Bank of New England)
400 Congress St., P.O. Box 3555 04104
207/775-1000
(Branches in Bangor and Caribou)
TRUST DEPT.
Hd,PersTr: Mary E. McGushin, SrVP
CorpTr: David C. MacNichol, VP
TrInv,ComTrF: Stephen D. Poulos, VP
EmplBen: Michael W. Wyman, VP
TrOpers: Donald W. Smith, VP
Nb: George F. Pennington, VP

Presque Isle

CASCO NORTHERN BANK
P.O. Box 1029 04769
207/769-2211
(Branch of Portland)
Hd: Brent K. Jepson, VP

KEY BANK OF MAINE
Northern Division
P.O. Box 847 04769
207/764-6650
Hd: David I. Dorsey, VChm

Sanford

FLEET BANK
Mill Square 04073
207/324-2202, Ext. 268
(Branch of Bangor)
Hd: William D. Lucas, VP

Waterville

FLEET BANK
33 Maine St. 04901
207/873-4291, Ext. 275
(Branch of Bangor)
Hd: Clarence E. Bickford, Jr., VP

MARYLAND

★Annapolis

FARMERS NATIONAL BANK
5 Church Circle 21401
301/263-2603 Tr$90 Mil
Hd,TrInv,Nb: Glenwood L. Gish, SrVP&TO
TrOpers: Joanne K. Park, TOpO
TrAdm: Cynthia A. Shreeves, TO
Linda R. Boney, Adm

Baltimore

EQUITABLE BANK, N.A.
100 S. Charles St. 21201
301/547-4088 Tr$1.2 Bil
Hd: Thomas G. Church, SrVP
Thomas J. Quirk, II, VP-LegalCompl
PersTrAdm: Richard D. Adams, VP
Est&InstitAdm: Peter M. Watts, VP
TrInv: Lee M. Seabolt, VP
EmplBenAdm: Louis Sergi, VP
CorpTr: George Hamilton, VP
Nb: H. Bradbury Foster, VP
TrOpers: Patricia Farrell, VP

FIRST NATIONAL BANK OF MARYLAND
25 S. Charles St. 21201
301/244-4602 Tr$1.4 Bil
(Branches in Cumberland and Hagerstown)
Leslie C. Lee, SrVP&TO
Brian R. Mund, SrVP&TrInvO
PersSvcs: John E. Fitzgerald, VP
RE: William A. Bower, VP
CorpTr&Cust: Richard H. Bass, VP
InstitPtfolMgt: Jennifer W. Lambdin, VP
FIMgt: Paul D. Corbin, VP
TrMtg&Nb: John A. Gilpin, VP

RUSHMORE

PRIVATE LABEL MUTUAL FUNDS

The goal of the Rushmore Private Label Funds Group is to provide financial institutions with products and services designed to meet their objectives, while maintaining a high level of service and a very competitive fee structure.

Custom products are developed to meet specific requirements. In all cases, Rushmore serves as a wholesale contractor, and the product retains the client's identity.

Rushmore provides the following *in-house:*

- Product Development
- Investment Management
- Compliance
- Transfer Agent
- Fund Accounting
- Shareholder Accounting
- Valuation
- Fund Administration
- SEC Filings
- Distribution
- Customer Service
- Marketing

Fund software is also available for lease. For additional information, please call Charlie Hoover, Manager Private Label Sales at

1-800-343-3355
or
(301) 657-1500

Consider
the RUSHMORE Alternative for Straight Answers about Private Label Mutual Funds

Member SIPC & NASD

4922 Fairmont Avenue ◆ Bethesda, MD 20814

MARYLAND (Cont'd)

Baltimore (Cont'd)

MERCANTILE-SAFE DEPOSIT & TRUST CO.
2 Hopkins Plaza 21201
301/237-5900 Tr$6 Bil
(Member of Mercantile Bankshares Corp.)
TRUST DIVISION
Hd: Brian B. Topping, VChm
PERSONAL TRUST SERVICES
Inv: James Q. Ball, SrVP
Admin: W. Curtis Stith, SrVP
EstPlng: Richard J. Flanigan, SrVP
Mktg&SlsMgt: John R. Hornady, III, VP
INSTITUTIONAL SERVICES
InstitMktg-Cust: Alton A. Shoda, SrVP
EmplBen: James H. Clark, VP
INVESTMENT SERVICES
James D. Hardesty, ExecVP
ResSvs: Robert F. Boyd, SrVP
InstPtfolMgt: Gordon S. Van Vranken, SrVP
AssetMgt: Kimberly A. Proctor, VP
SecurTrad: William E. Conrad, VP
InstitMkt-Inv: John Wetzelberger, VP

Security Trust

SECURITY TRUST CO., N.A.
(Formerly Maryland National Bank)
2 N. Charles St., P.O. Box 995 21203
301/244-6325
(Branch of Washington, D.C.)
Hd: Walter R. Fatzinger, Jr., Pres
ASSET MANAGEMENT DIVISION
John W. Mockoviak, ExecVP&SrTO
TrInv: Terence W. Collins, ASB Capital Mgt., Inc.
PersTr: Howard M. Weiss, SrVP&TO
EmplBen: Patricia Potter, VP&TO
NbInv: Philip Cocke, VP
Nb,PersTr: G. Michael Richwine, VP
INVESTOR SERVICES DIVISION
Charles G. Cusic, Jr., ExecVP&SrTO
CorpTr: Dean T. Fisher, VP&TO
TrOpers: Leonard H. Smith, VP&TOpO
Cust: Kathy A. Jackson, SrVP&TO
Nb,Cust: Judy McCoy, VP&TO

SIGNET BANK/MARYLAND
7 St. Paul St. 21202
301/332-5000 Tr$479 Mil
Hd: Armand H. Levin, SrVP
PersTr: Stephen S. Kramer, VP
CorpTr: James D. Schiefelbein, VP
TrInv: Robert M. Hopkins, Jr., VP
EmplBen: Jay M. Neale, VP
Nb: Louis J. Rosenthal, VP

Bethesda

CRESTAR BANK MD/BETHESDA, MD
7500 Wisconsin Ave., P.O. Box 30197 20814
301/951-3028 Tr$5.5 Bil
(Branch of Richmond, VA)
Hd,PersTr,Nb: Larry O. Holland, SrVP

DOMINION BANK OF MD
7220 Wisconsin Ave. 20814
301/961-5100
Betsy Z. Cohen, ChmBd
Philip M. Comerford, Pres
Edward E. Cohen, ChmExecCom

RIGGS

THE RIGGS NATIONAL BANK OF MARYLAND
7200 Wisconsin Ave., Ste. 911 20814
301/656-6900
Hd: Frederic G. Burke, SrVP

SOVRAN BANK/MARYLAND
6610 Rockledge Dr. 20817
301/493-2902 Tr$500 Mil
Hd: Andrew L. Robinson, ExecO
PersTr: David A. McClung, 1stVP
InstitTr: Richard H. Pittman, VP
TrInv: Camille A. Baroni, 1stVP
TrOpers: W. Dale Middleton, VP
Nb: Carl O. Brudin, Jr., 1stVP

Chevy Chase

CITIZENS BANK & TRUST CO. OF MARYLAND
14401 Sweitzer Lane 20707-2921
301/206-6240 Tr$67 Mil
Hd,TrInv,Nb: James W. Neal, VP&TO
PersTr: Wesley A. Flory, TO
EmplBen,TrOpers: Dale E. Thompson, AsstVP

Cumberland

FIRST NATIONAL BANK OF MARYLAND
71 Baltimore St. 21502
301/777-4666
(Branch of Baltimore)
Mgr: Norma Dermer, TrExec

FIRST UNITED NATIONAL BANK & TRUST
Center St. 21502
301/724-8688
(Branch of Oakland)
C. Thomas Rankin, VP&TO

LIBERTY BANK OF MARYLAND
P.O. Box 1645 21502
301/724-4100 Tr$47 Mil
TrMgr: Charles W. Judge, VP
Admin: Bruce Irons, AsstVP&TO
TrOpers: Ealnor Woods
TrTx: Chris Stoner, AsstTO

Easton

MERCANTILE-SAFE DEPOSIT & TRUST CO.
113 A Dover St., P.O. Box 1495 21601
301/822-7316
(Branch of Baltimore)
Wm. U. Hooper, Jr., VP

Frederick

FARMERS & MECHANICS NATIONAL BANK
110 Thomas Johnson Dr. 21701
301/694-4060 Tr$74 Mil
DivMgr: Patti A. Stuckey, VP
Dale D. Keyser, VP&TO
Marilyn L. Yost, TO
Jack M. Diamond, TO

Hagerstown

FIRST NATIONAL BANK OF MARYLAND
P.O. Box 419 21740
301/733-6000
(Branch of Baltimore)
Mgr: Betty J. Keedy, TrExec

HAGERSTOWN TRUST CO.
P.O. Box 189 21740
301/739-0850 Tr$85 Mil
Hd,CorpTr,TrInv,Nb:
Gerald M. Driscoll, SrVP&TO
PersTr,EmplBen,Nb: L. Alson Bohn, VP&TO
TrOpers: Donna L. Moats, TOpO
DevRep: Melanie C. Regner, TDO

Lutherville

SECURITY TRUST CO., N.A.
2328 W. Joppa Rd., Ste. 101 21093
301/821-1201
(Branch of Washington, D.C.)
David W. Britton, AsstVP

Oakland

FIRST UNITED NATIONAL BANK & TRUST
19 S. Second St. 21550
301/334-9471 Tr$50.1 Mil
(Branch in Cumberland)
Hd: William B. Grant, ExecVP&SrTO
Dorothy B. Cathell, AsstVP&TO
Shirley E. Fitzwater, AsstTO
Eugene D. Helbig, Jr.

GARRETT NATIONAL BANK
46 S. Second St. 21550
301/334-9483
David M. Nordeck, TO
Susan B. Parsons, AsstTO

Rockville

SECURITY TRUST CO. N.A.
6100 Executive Blvd. 20852
301/770-9350
(Branch of Washington, D.C.)
David A. Malone, AsstVP

Westminster

CARROLL COUNTY BANK & TRUST CO.
45 W. Main St. 21157
301/848-8100 Ext. 220 Tr$56 Mil
Hd: William J. Gering, SrVP&TO
TrInv: Thelma M. Voelker, VP&SrIO
Nb: Lucy B. Henson, VP

Williamsport

WASHINGTON COUNTY NATIONAL BANK
P.O. Box 378 21795
301/223-7600 Tr/u$1 Mil
Hd: E. L. Hose, VP&TO

MASSACHUSETTS

Amherst

SHAWMUT BANK OF HAMPSHIRE COUNTY, N.A.
11 Amity St. 01004
413/256-8511 Tr$150 Mil
Hd,PersTr: Margaret J. Mallalieu, VP&TO
PersTr: L. Mainville, TO
Nb: Lorraine Hart, AsstVP&TO
EstSettlmt: Alexander Gagnon, TO

Andover

BANK OF NEW ENGLAND NORTH, N.A.
12 Haverhill St. 01810
508/470-2776
Hd: Joan Charron Reis, VP

BAYBANK MERRIMACK VALLEY, N.A.
23 Main St. 01810
508/475-3620 Tr$4.317 Mil
Karen H. Carpenter, Pres

Attleboro

DURFEE ATTLEBORO BANK
8 N. Main St. 02703
617/222-6100
(Branch of Fall River)
Robert J. Wilke, VP
Barbara M. Pelletier, IO

PAWTUCKET TRUST COMPANY
16 Park St. 02703
508/222-2555
(Branch of Pawtucket, RI)
Susan L. Sartini, TO

SHAWMUT BANK, N.A.
19 Park St. 02703
508/222-7191 Tr$125 Mil
Hd: Edward M. Queenan, VP&TO
Nb: Daniel J. Henderson, Jr., AsstVP
TrAdm: Adriana M. Raposo, VP

Beverly

BEVERLY NATIONAL BANK
240 Cabot St. 01915
508/922-2100 Tr$50 Mil
Hd: James E. Rich, Jr., SrTO
TrOpers: Margaret L. Desantis, AsstTO
Nb: James C. Craft, TO

★Boston

BANK OF BOSTON

BANK OF BOSTON
Investment Management & Personal Trust Division
100 Federal St. 02110
617/434-2102
(Trust Representative Offices in Springfield, Yarmouth Port; Hilton Head, SC)
Dean E. Ridlon, DivExec
PersTr: Robert H. Frey, Dir
E. G. Riley, Jr., Pres, Eagle Investment Associates

BANK OF NEW ENGLAND, N.A.
P.O. Box 2197 02106-9806
617/742-4000
Hd: Richard G. Scheide, ExecVP
TrOpers: E. Seavey Bowdoin, Jr., SrVP
PvtBnkg,PersFinSvcs: J. David Officer, SrVP
ChIO,FIMgmt: Charles H. Montford, SrVP
InvCoun: William F. Dwyer, VP
InvRes: L. Richard Wenzel, VP
AdmMgr: James D. Renger, SrVP
S/sPersFinSvcs: Paul M. Kochis, SrVP
SrPtfolOff: Frederick L Worcester, VP
CONSTITUTIONAL CAPITAL MANAGEMENT CO.
Alexander M. Colby, SrVP
David Lindsay, SrVP
FinInstit: Francis E. Hassey, SrVP

BAYBANK BOSTON
175 Federal St. 02110
617/482-1040
Hd: William M. Crozier, ChmBd,BayBanksInvMgt
Richard F. Pollard, Pres
Richard J. Redick, MngDir&COO
L. Sumner Hopkins, II, ExecVP
InvRes: Lawrence R. Kimball, SrVP

BOSTON SAFE DEPOSIT AND TRUST COMPANY
One Boston Place 02108
617/722-7000 Tr$3.875 Bil
(Trust Branches in Los Angeles, Newport Beach, Palo Alto & San Francisco, CA & New York, NY)
Hd,PersTr,TrInv: Neil W. Plass, SrVP
ComTrF,EmplBen: David Walsh, VP
TrOpers,TDP: Jean C. Tempel, ExecVP
Nb: Kevin O'Shea, VP

FIDUCIARY TRUST CO.
175 Federal St. 02110
617/482-5270
H. Gilman Nichols, Pres

INVESTORS BANK & TRUST CO.
24 Federal St. 02110
617/482-0030 Tr$105 Mil
Hd: Thomas J. Furlong, VP&TO
EmplBen: Aleta Preer
TrOpers: Henry J. Galas, VP
Nb: John S. Goldthwait, VP&TO
TDP: Michael A. DiPasquale, VP

THE MASSACHUSETTS CO., INC.
99 High St. 02110
617/338-3200 Tr$160 Mil
Hd,PersTr,TrOpers: Maurice F. Lesses, SrVP&TO
TrInv: Philip M. Byrne

SHAWMUT BANK N.A.
One Federal St. 02211
617/292-2000 Tr$2.2 Bil
Hd: Carter H. Harrison, ExecVP
MktgMgr: Peter A. Wilson, SrVP
PersTr,ComTrF: Nicholas S. F. Carter, SrVP
CorpTr: Max Goldsmith, VP
TrInv: George B. Watts, Jr., VP
EmplBen: Joel H. Goober, VP
TrOpers: David M. Goldsholl, SrVP
Nb: James D. Henderson, VP

STATE STREET BANK & TRUST CO.
225 Franklin St. 02101
617/786-3000 Tr$35 Bil
PersTr: S. Walker Merrill, Jr., SrVP
CorpTr: Charles J. Kelly, ExecVP
TrInv: Brenton H. Dickson, IV, SrVP
Nicholas A. Lopardo, SrVP

UNITED STATES TRUST CO.
40 Court St. 02108
617/726-7250 Tr$1.1 Bil
Hd: Domenic Colasacco, ExecVP
PersTr: David Drollett, VP&TO
TrInv: Robert Zevin, VP&Econ
Robert Lincoln, VP
Lawrence Litvak, VP
Stephen Moody, VP
Linda Berkel, AsstVP
Lucia Santini, AsstVP

Brockton

BANK OF NEW ENGLAND-SOUTH
Trust Division
36 Main St., P.O. Box 1647 02403-1647
508/559-5907 Tr$187 Mil
(Branch in Plymouth)
Hd: Kenneth E. Rayle, VP&SrTO
PersTr: David J. McKay, TO
TrInv: Karl D. Kuell
TrOpers: Camille H. Nelson, TOpO
Taxes: Vassiliki A. Preston, TxTO
Nb,EmplBen: Warren H. Mitchell, Jr., VP&TO
Nb,PersTr: John S. Getch, SrTO

Brookline

BANK OF NEW ENGLAND, NA
1341 Beacon St. 02146
617/742-4000
Hd: Thomas M. Cattell, VP

Burlington

BAYBANK MIDDLESEX TRUST COMPANY
P.O. Box 422 01803
617/273-1700 Tr$753 Mil
Hd: William F. Bruso, ExecVP&SrTO
PersTr: Richard A. Morris, SrVP
EstStlmt,Tax: Joseph T. Sullivan, SrVP
EmplBen,Nb: Anthony F. Solomita, SrVP
TrOpers: Eugene A. Ferreira, VP
Cust: Eugene J. Durgin, Jr., SrVP

Cambridge

BAYBANK HARVARD TRUST
P.O. Box 300T 02139
617/661-3300 Tr$400 Mil
Hd: L. D. Sheldon, VP&TO

CAMBRIDGE TRUST CO.
1336 Massachusetts Ave. 02138
617/876-5500 Tr$225 Mil
Hd,PersTr: Edgar Crocker, SrVP
PersTr: Arthur H. Veasey, VP
TrInv: Herbert A. Kardon
ComTrF: Roger Almeida
TrOpers: Judy E. Wonson
Nb: Charles C. Ives, VP

Chestnut Hill

UNIVERSITY BANK & TRUST COMPANY
232 Boylston St. 02167
617/332-8850 Tr$100 Mil
Hd: Frederick W. Schultz, III, SrVP
TrOpers: Jean O'Rourke, VP
Nb: Peter J. Riley, VP

Dedham

BAYBANK NORFOLK TRUST
P.O. Box 540 02026
617/329-3700 Tr$100.625 Mil
Hd: Wendy Barker, VP&TO
Admin: George H. Davidson, Jr., VP&TO
Nb: C. Edward Dinaro, AsstVP&TO

Fall River

BANK OF NEW ENGLAND-SOUTH, N.A.
55 N. Main St. 02720
617/677-6253
(Affiliate Office)
Mgr: Rita A. Verespy, PvtBnkgO

DURFEE ATTLEBORO BANK
10 N. Main St. 02722
617/679-8311 Tr$240 Mil
(Branch in Attleboro)
Hd: Stephen C. Williams, SrVP
Nb: Edward C. Taft, VP
EstTr: Roger W. Lamonde, VP
CorpTr: Donald B. McLeod, VP
ComTrF,EmplBen: William I. Bogle, TO
TrInv: Robert C. Gibbs, VP

Where there's a will,

There's a way To help animals

A full-service, non-profit humane society, the Animal Rescue League of Boston gives direct aid to animals by providing:
- four adoption shelters
- state wide rescue services
- animal cruelty investigations
- medical care
- humane education

Bequests and tax-deferred gifts are a major source of support for our homeless animals. For more information, contact: Arthur G. Slade, *President*

Animal Rescue League of Boston
P.O. Box 265, Boston, MA 02117
Helping Animals For Ninety Years 1899–1989

MASSACHUSETTS (Cont'd)

Falmouth

FALMOUTH NATIONAL BANK
P.O. Box 687 02541
508/548-1000 Tr$30 Mil
Hd: Malcolm Robertson, Jr., SrVP&TO
EstStllmt,Tax: Thomas F. Donahue, TO
TrInv: George S. Kohler, IO
Nb: Jane E. Paine, TO

Fitchburg

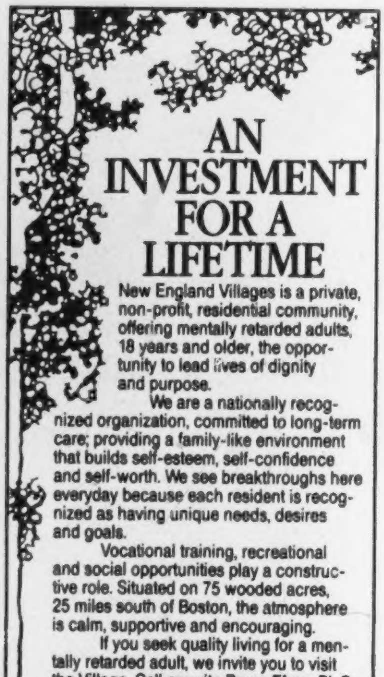
FIRST SAFETY FUND NATIONAL BANK
470 Main St. 01420
508/343-6406 Tr$198 Mil
(Branch in Worcester)
Hd: James S. Dymek, VP&SrTO
TrOpers: Timothy O'Malley, TOpO
PersTr: Peter Armbruster, AsstVP&TO
K. Jean Murray, TO
TrInv: Joseph Giovino, VP&TrInvO
James Hohman, AsstVP&TrInvO
Elaine Cassels, AsstTrInvO

Foxboro

FOXBORO NATIONAL BANK
P.O. Box 31 02035
508/543-6321 Tr$1 Mil
Hd: Bristol Crocker

Framingham

SHAWMUT BANK
5 Whittier St. 01701
617/620-3056 Tr$89 Mil
Hd: Matthew Lieber, AsstVP
PersTr: Claire C. Morrissey, AsstTO


AN INVESTMENT FOR A LIFETIME

New England Villages is a private, non-profit, residential community, offering mentally retarded adults, 18 years and older, the opportunity to lead lives of dignity and purpose.

We are a nationally recognized organization, committed to long-term care; providing a family-like environment that builds self-esteem, self-confidence and self-worth. We see breakthroughs here everyday because each resident is recognized as having unique needs, desires and goals.

Vocational training, recreational and social opportunities play a constructive role. Situated on 75 wooded acres, 25 miles south of Boston, the atmosphere is calm, supportive and encouraging.

If you seek quality living for a mentally retarded adult, we invite you to visit the Village. Call or write Bryan Efron, Ph.D., Executive Director, for an appointment and our descriptive brochure.

new england villages Inc.
A Model, Supportive Community
For Mentally Retarded Adults
664-T School St., Pembroke, MA 02359
(617) 293-5461

Gloucester

BANK OF NEW ENGLAND-ESSEX
154 Main St. 01930
508/283-3131
(Branch of Peabody)
Joseph Molnar, AsstVP

Greenfield

BANK OF NEW ENGLAND-WEST, N.A.
1 Federal St. 01301
413/772-0281
Hd: Christopher S. Maniatty, VP&TO

SHAWMUT BANK OF FRANKLIN COUNTY
(Investment Services Div.)
324 Main St., P.O. Box 671 01302
413/772-0221 Tr$75 Mil
Hd,PersTr: J. Lewis Taylor, VP&SrTO
Nb: Lorraine Hart, TO

Holyoke

SHAWMUT FIRST BANK AND TRUST COMPANY
58 Suffolk St. 01040
413/737-4321 Tr$141 Mil
(Branch of Springfield)
Hd,PersTr,Est: Whiting S. Houston, Jr., VP&TO
PersTr: Lucille Mainville, TO

Hyannis

BANK OF NEW ENGLAND-SOUTH
1582 Route 132 02601
508/775-0925
Hd: Peter C. Holcombe, VP
Robert E. Hurley, VP

CAPE COD BANK & TRUST COMPANY
P.O. Box 1161 02601
508/394-1300 Tr$242 Mil
(Branch in Orleans)
Hd: Stephen B. Lawson, ExecVP
PersTr: Stuart J. Nickerson, VP&SrTO
Est: John G. Kinahan, VP&SrTO
TrInv: John M. Ladner, VP&SrIO
Tx: Richard Bussiere, VP&SrTO
TrOpers: Patricia Auger, VP&SrTO
Nb: Robert T. Boon, VP&SrTO

Ipswich

FIRST NATIONAL BANK
31 Market St. 01938
617/356-4361 Tr$35 Mil
(Branches in Essex, Gloucester, Magnolia & Ronley)
Hd: Franz Schneider, Jr., VP
TrOpers: Ginger Cooke

Lawrence

SHAWMUT ARLINGTON TRUST CO.
305 Essex St. 01840
508/681-7340 Tr$113 Mil
Hd,Nb: Stephen Shirley, SrVP&SrTO
PersTr: Priscilla Cubelli, FVP&TO
Nb: Susan Martore-Baker, VP&TO
TrOpers: Pamela Hurley, VP&TOpO
TrInv: Robert O'Brien, AsstVP&TrInvO
EmplBen: Philip Welsher, VP

Lowell

BANK OF NEW ENGLAND-NORTH
61 Merrimack St. 01852
617/458-3151 Tr$111.396 Mil
PersTr,TrInv,EmplBen: David G. Wiggins, AsstVP&TO
A. Cushing Titcomb, AsstVP&TO
Kathleen E. Foran, TO
TrOpers: John R. McGovern, AsstVP&TO
Nb: Doreen L. DiBari, AsstVP
Susan K. Salton, AsstVP

Malden

MALDEN TRUST CO.
94 Pleasant St. 02148
617/321-1111 Tr$185.550 Mil
Raymond A. Brearey, SrTO
Robert A. Russo, VP&TO
Sam H. Banov, TO
Richard S. McKinley, TO
TrInv: James O. Watt, TrInvO
TrOpers: Richard L. Ruble, TO
Raymond A. McKetchnie, TOpMgr
Nb: Herbert E. Chaflin, TO
Robert M. Wallask, TO
Jane T. Clancy, AsstSec

Marblehead

NATIONAL GRAND BANK
91 Pleasant St. 01945
617/631-6000 Tr$2.6 Mil
Hd: Randolph E. Goodwin, Pres
PersTr,TrInv,TrOpers,Nb: Mary C. Williams, AsstTO

Middleborough

MIDDLEBOROUGH TRUST CO.
10 John Glass, Jr. Square, P.O. Box 151 02346
617/947-1313 Tr$3.698 Mil
W. F. Washburn, Chm
Hd: James M. Irving, Pres&TO
TrOpers: W. Warren Tharion, Treas&TO

Nantucket

THE FIRST NATIONAL BANK OF BOSTON
Trust Representative Office
60 Main St. 02554
508/228-3196
PersTr: William R. Blair, Mgr

New Bedford

BAYBANK SOUTHEAST, N.A.
95 William St. 02740
617/997-6161 Tr$158.5 Mil
Hd: L. Howard Carl, Jr., VP&SrTO
PersTrSvcs: Alex Grassanovich
CorpTr,BD: Christian D. McVey, TO

SHAWMUT BANK, N.A.
545 Pleasant St., P.O. Box C-906 02741
508/991-2790
Hd: Fred E. O'Brien, AsstVP&UnitMgr
PersTr: Virginia A, Souza, AsstTO
Susan L. DeGrazia, AsstTO
TrInv: Donald W. Barr, AsstVP
Nb: Lester J. Jackson, VP

Newburyport

FIRST & OCEAN NATIONAL BANK
51 State St. 01950
617/465-5555 Tr/u$2 Mil
John B. Rice, Pres&TO
David S. Outhouse, SrVP

Orleans

CAPE COD BANK & TRUST CO.
40 Main St. 02653
508/255-0320
(Branch of Hyannis)
Hd: Joseph P. Williams, VP&SrTO

SHAWMUT BANK, N.A.
P.O. Box 130 02653
508/255-2000 Tr$5 Bil
Hd: Geoffrey V. Reuland, VP&TO
Nb: Lester Jackson, VP

66% of the readers of
TRUSTS & ESTATES
handle charitable requests.

Peabody

BANK OF NEW ENGLAND-ESSEX
One Essex Center Drive 01960
617/532-2500 Tr$156 Mil
(Branch in Gloucester)
Hd: James E. Mitchell, SrVP&TO
PersTr: George T. Andrews, VP&TO
TrOpers: Muriel J. McParland, AsstVP
CorpTr: Linwood Young, VP
EmplBen: John Phelan, PenTO
Nb: Cheryl Patterson, BD

Pittsfield

BANK OF NEW ENGLAND-WEST
(Berkshire Office)
P.O. Box 1169 01202
413/499-1600
Hd: Richard I. Isacoff, VP
Grace D. Naughton, TO
PersTr: Nancy Gleason, TO
TrInv: Thomas C. Doane, IO

FIRST AGRICULTURAL BANK
99 West St. 01201
413/499-3000 Tr$346 Mil
Hd: Paul B. Leavitt, SrVP
TrInv: Rodney W. McKee, IO
H. Ashley Smith, Jr., VP
Reginald P. Vincent, VP
PersTr: William J. Judge, VP
Paula Ostrobinski, AsstVP
Charleene E. Roso, AsstVP
Thomas Rowland, AsstVP
Nb: Gregor T. Young, NBO
Tax: Steven T. Norris, TxO

Plymouth

BANK OF NEW ENGLAND-SOUTH
Trust Division
4 North St., P.O. Box 3385 02361
617/746-3600
(Branch of Brockton)
Hd: John T. Reynolds, AsstVP

Quincy

BANK OF NEW ENGLAND-SOUTH
1495 Hancock St. 02169
617/984-2301
Hd: Kenneth E. Rayle, VP&TO
Nb: Robert L. DiTullio

SOUTH SHORE BANK
1400 Hancock St. 02269
617/847-3100 Tr$400 Mil
Hd: Robert F. Dwyer, SrVP
TrInv: R. Richard Wilson, VP&IO
TrAdm,Nb: John N. Field, VP&TO
EmplBen: Richard Pitts, TO

Rockland

ROCKLAND TRUST CO.
288 Union St. 02370
617/878-6100 Tr$107 Mil
Hd,PersTr: David T. Sargent, SrVP&TO
Nb: Louis B. Dovner, 1stVP
TrInv: Freeman H. Osgood, VP&SrTO
TrOpers: Richard LaCivita, VP&TO
PersTr,EmplBen: Sandra L. Sevigney, VP&TO
PersTr: Donna M. Driscoll, VP&TO

Salem

EASTERN BANK & TRUST CO.
217 Essex St. 01970
617/598-7710 Tr$240 Mil
Hd: Sumner W. Jones, SrVP
Gary A. Peterson, VP
Richard F. Moore, VP
Edward J. Michon, TrInvO
Paul Anderson, Jr., VP
Rose Grant, TrInvO
Jacqueline Rathe, TOpO
Nb: Raymond Brearey, VP

Springfield

BANK OF NEW ENGLAND-WEST,N.A.
P.O. Box 9003 01101
413/787-8700 Tr$861 Mil
Hd: William D. Masi, SrVP
PersTr: Thomas H. Heywood, VP
TrInv: Paul W. Mackasek, CFA, VP
PvtBkg: Dorothy S. Burke, VP
EmplBen: Michael Hirshberg, VP

BAYBANK VALLEY TRUST
Valley Bank Tower, 1500 Main St. 01115
413/781-7575 Tr$324 Mil
PersTr: Peter Weston, VP&TO
Suzanne Renault-Morgan, AsstVP
TrSvcs: Constance R. Fritsch, VP
TrInv: John Dialessi, VP
Patricia F. Bender, IO
EstSttlmt: Joan S. Nolan, VP
Nb: William H. Caruano, VP
EmplBen: James E. Christian, VP
Katherine F. Marsh, VP

THE FIRST NATIONAL BANK OF BOSTON-WESTERN REGION
1350 Main St. 01103
413/787-0000
(Affiliate of The First National Bank of Boston)
Nb: Thomas W. Barney, VP
Sandra Reynolds, SectMgr

MULTIBANK NATIONAL OF WESTERN MASSACHUSETTS
1666 Main St., P.O. Box 1489 01101
413/739-7201 Tr$18 Mil
Hd: Clifford Kindred, VP&TrMgr
[illegible]la P. Mokritski, TO-Admin

The Directory of Trust Institutions is included in a T&E subscription!

SHAWMUT FIRST BANK AND TRUST COMPANY
127 State St. 01103
413/737-4321 Tr$542 Mil
(Branch in Holyoke)
Hd: Edward T. Heaphy, Jr., SrVP&SrTO
PersTr: Lawrence R. Gonneville, VP&TO
TrAdmin: Richard J. Driscoll, VP&TO
TrInv: Robert R. Humberston, VP&IO
EmplBen: Bruce C. White, AsstVP
TrOpers: Ronald A. Chaisson, TOpO
Nb: Christopher R. Gagne, AsstVP

Vineyard Haven

MARTHA'S VINEYARD NATIONAL BANK
Main St. 02568
617/693-9400 Tr$32 Mil
Hd: Robert Kelly, VP
PersTr,TrInv: H. Paul Ryan, SrTO

Waltham

GUARANTY-FIRST TRUST CO.
600 Main St., P.O. Box 339 02154
617/899-2100 Tr$7.066 Mil
Hd: Thomas W. Sullivan, VP&TO
CorpTr,TrOpers,EmplBen: Thomas J. Bouchard
AsstTreas&AsstTO
Diane Catalano, AsstMgr

West Springfield

PARK WEST BANK AND TRUST CO.
225 Park Ave. 01089
413/781-7500 Tr$32.8 Mil
Hd,TrOpers,Nb: Robert A. Gibowicz, SrTO
PersTr,TrInv,EmplBen: John W. Gibbons, TO
TDP: Elaine Bourbonnais

IFAW
FOR ANIMAL WELFARE

INTERNATIONAL FUND FOR ANIMAL WELFARE

"One of the most effective organizations for animal welfare in the world."

Dr. Felipe Benavides, O.B.E.
Winner of the first J. Paul Getty Prize for Wildlife Conservation

We are a non-profit charitable trust, (I.D. #23-745-6875), established on February 25, 1975 under the laws of Massachusetts. Our 501 (c) (3) status under the Internal Revenue Code provides a tax savings for you and your estate.

For additional information on how you may perpetuate your love for the animals. . .how you may designate IFAW as beneficiary or contingent beneficiary of an insurance policy. . .or how IFAW can be made the beneficiary of a trust, please contact:

Paul J. Seigel
IFAW Development Office
411 Main Street, Yarmouth Port, MA 02675
508-362-2649

MASSACHUSETTS (Cont'd)

Worcester

BANK OF BOSTON
359 Main St. 01608
508/799-7777
Ira G. Turpin, Jr., VP

BANK OF NEW ENGLAND-WORCESTER
370 Main St. 01608
617/791-7811 Tr$230 Mil
Hd: Richard Johnson, SrVP
Hd,CorpTr: Steven P. Kalloch, VP&TO
TrOpers: June C. Shields, TOpO
Taxes: Rene J. Pepin, TrTxO
Nb: Richard Arscott, BDO

FIRST SAFETY FUND NATIONAL BANK
200 Commercial St. 01608
508/791-6271
(Branch of Fitchburg)
James Conroy, VP&TO

MECHANICS BANK
P.O. Box 15073 01615-0073
508/798-6400 Tr$450 Mil
Hd: Neil K. Ashton, SrVP&SrTO
PersTr: John E. Arsenault, VP&TO
CorpTr,EmplBen: Faith I. Strople, CTO
TrInv: Peter G. Lucas, VP&SrIO
ComTrF: Gary A. Gerulskis, AsstVP&IO
Tax: Anne E. Wales, TrTxO
Nb: Mary M. McShea, VP&TO

SHAWMUT WORCESTER COUNTY BANK, N.A.
446 Main St. 01608
617/793-4322 Tr$1.2 Bil
Hd: David B. Stephens, SrVP&TO
PersTr,Est: Stephen G. Fritch, VP
TrOpers: Janet P. Malkasiaw, TOpO
TrInv,ComTrF: Stephanie S. Burnett, VP
EmplBen: Philip R. Welsher, VP
Nb: John E. Mackintire, VP
CentTxUnit: Robert G. Ripley, Jr., VP

WORCESTER COUNTY INSTITUTION FOR SAVINGS
365 Main St. 01608
508/831-4377 Tr$32.675 Mil
Hd,CorpTr,EmplBen,Nb:
Eugene C. Waniewski, SrVP
PersTr,TrInv: David M. Frazier, VP
TrOpers,TDP: Janet L. LaRochelle, AsstTO

Yarmouth Port

THE FIRST NATIONAL BANK OF BOSTON
Trust Representative Office
125 Main St. 02675
617/362-4553
Earl Rettig, SectMgr

Over 500 Universities,
Law Schools, Colleges, Public
& Private Law School
Libraries, Professional
& Trade Associations
subscribe to
TRUSTS & ESTATES

MICHIGAN

Adrian

COMERICA BANK-DETROIT
(Operating in Office of Bank of Lenawee County)
102 E. Maumee 49221
517/265-5144
PersTr: Francis Boyle, AsstVP

TRUSTCORP BANK, LENAWEE
(Trust Service Office of Trustcorp Bank, Ann Arbor)
117 E. Maumee 49221
517/263-8939
Thomas L. Dickinson, VP

UNITED SAVINGS BANK OF TECUMSEH
4125 S. Occidental Hwy. 49221
517/423-8373 Tr$65 Mil
(Branch of Tecumseh)
Merlyn H. Downing, ChmB&SrTO
Lois A. Sayler, AsstVP&SrTO
Richard L. Boyce, AsstVP&TO

Alma

BANK OF ALMA
P.O. Box 191 48801
517/463-3131 Tr$23 Mil
Hd: Richard J. Balcom, SrTO
Arlene M. Loomis, AsstTO

Alpena

NATIONAL BANK OF DETROIT
(Operating in Office of NBD-Alpena Bank)
150 S. Ripley St. 49707
517/356-2241 Tr/o$30 Mil
(Branch of Detroit)
Hd: Barbara Purol, AsstVP&TO
TrOpers: Bette LaLonde

Ann Arbor

COMERICA BANK-DETROIT
(Operating in Office of Comerica Bank, Ann Arbor)
125 S. Fifth Ave. 48108
313/761-2211
PersTr,EmplBen,Nb: Thomas R. Kallewaard, VP

FIRST OF AMERICA BANK-ANN ARBOR
101 S. Main St. 48107
313/995-7745 Tr$200 Mil
(Branches in Monroe & Plymouth)
Hd: Gordon Beeman
EmplBen: Ron Wytko, AsstVP&TO
PersTr: Sandra Taggie, AsstVP&TO
CorpTr: Chris McCamont, TO
Varsha Kamodia
Mike Drew, TO
TrInv: Carol Czekai
TrOpers: Teresa Thornton
Nb: Gary L. Morrison

MANUFACTURERS NATIONAL BANK OF ANN ARBOR
101 N. Main 48104
313/930-2400
(Branch of Detroit)
Sandra K. Campbell, VP&TO

NBD ANN ARBOR
(Subsidiary of NBD Bancorp)
125 S. Main St. 48107
313/995-8180 Tr$490 Mil
Hd: James L. Meretta, VP&SrTO
PersTr: Charles B. Fischer, Jr., VP&TO
William J. Dunlap, AsstVP&TO
Cynthia Evans
Raymond Kohler
Beverly Ziegler, AsstTO
TrInv: David C. Blough, VP&TrInvO
Carlene Dettleff
EmplBen: John P Hanchak, VP
Douglas Tidd, TO
TrOpers: Ann Artz, TOpO
BD: John Oberdick
PersTrNb: Michael L. Schenk, BDO

Trustcorp
Bank Ann Arbor

TRUSTCORP BANK, ANN ARBOR
P.O. Box 8612 48107
313/994-5555 Tr/o$500 Mil
(Trust Service Offices in Adrian and Ypsilanti; Trust Branches in Brighton, Chelsea & Saline)
Hd: Edward H. Sichler, III, SrVP&TrInv
PersTr: Catherine Collins, VP
Diana R. Gardner, SrTO
CorpTr: Calla Fette, SrTO
TrInv,ComTrF: Bernard A. Bedell, SrIO
Est&TrCoun: B. Todd Jones, VP&SrTO
EmplBen: Charles S. Wright, VP
TrOpers: Mark Hansen, TOpO
Nb: Richard Meyerson, VP&TrInv

Battle Creek

COMERICA BANK-BATTLE CREEK
25 W. Michigan Mall 49016
616/966-6340
PersTr: F. A. Hanson, VP
PersTrAdm: Marcia Owen, TrAdm

FIRST OF AMERICA BANK-MICHIGAN,N.A.
Battle Creek Branch
65 S. 20th St. 49015
616/383-9154
(Services Provided by First of America Bank-Michigan,N.A., Kalamazoo)

MICHIGAN NATIONAL BANK
1 W. Michigan Mall 49016
616/965-9146
(Branch of Farmington Hills)
PersTr: Barry D. Babbitt, VP

Bay City

CHEMICAL BANK-BAY AREA
213 Center Ave. 48706
517/894-9833
(Branch of Midland)
Richard J. Stringer, VP&TO

FIRST OF AMERICA BANK-BAY CITY, N.A.
300 Center Ave. 48708
517/894-9281 Tr$300 Mil
(Branch in Frankenmuth)
Hd: Kelley P. Boyum, SrVP&SrTO
PersTr: Pat Hygh, VP&TO
George T. Barrett, VP&TO
Tom McDonough, VP&TO
Sherry Desrosiers, AsstVP&TO
EmplBen: Robert T. McAlester, VP&TO
Lin Rostrom, AsstVP&TO
Nb: Jim Mikosz, AsstVP&TO
Tim Schmidt, TO
TrOpers: Peggy Klopf, OperO

Benton Harbor

INTER-CITY BANK
P.O. Box 1248 49022
616/927-2251 Tr$108 Mil
Hd,PersTr,Nb: Ronald D. Sonneman, SrVP&TO
TrInv,EmplBen: Harold E. Borlik, VP&TrInvO
Prob: Paul A. Monteith, VP&TO
TrOpers: Erika Hell, TOpO

NATIONAL BANK OF DETROIT
400 Riverview Dr., P.O. Box 308 49022
616/926-8211
(Branch of Detroit)
Hd: Thomas E. Nelson, 2ndVP
Katherine L. McKnight, AsstVP

Big Rapids

CHEMICAL BANK & TRUST CO.
125 N. Michigan Ave. 49307
616/796-9944
(Trust Office of Midland)
Hd: Karl W. Linebaugh, TO

Birmingham

COMERICA BANK-DETROIT
188 N. Woodward Ave. 48011
313/644-4766
Hd: Daniel H. Calkins, VP
PersTr: Boris A. Vasileff, VP
David E. Bryant, AsstVP
Michael L. Donahue, AsstVP
Barbara L. Turchan, AsstVP
TrInv: Janice Schneck, AsstVP
Ervin J. Siuda, AsstVP
PersTr,Nb: G. E. Pyle, VP
James M. Knaus, VP
Charles R. Stenback, AsstVP

MANUFACTURERS NATIONAL BANK OF DETROIT
1166 N. Woodward Ave. 48011
313/642-8444
(Branch of Detroit)
Gary Sanders, VP&TO

Bloomfield Hills

FIRST OF AMERICA TRUST AND FINANCIAL SERVICES
33 Bloomfield Hills Pkwy., Ste. 135 48013
313/433-8800

FIRST OF AMERICA BANK, SOUTHEAST, N.A.
33 Bloomfield Hills Pkwy. 48213
313/433-8800 Tr$1.2 Bil
Hd: R. William Shauman, SrVP&TO
PersTr: Dave Swancheva, VP&SrTO
CorpTr: Dave Durak, VP
EmplBen: Elizabeth Smith, VP&TO
TrOpers: Jan Robinette, VP
Nb: Nellie Morgan, VP
Phillip Russel, AsstVP
Kirk VanDagens, TO
Ann Gerondale, TO

NATIONAL BANK OF DETROIT
1116 W. Long Lake Rd. 48013
313/645-6600
(Branch of Detroit)
Hd: Frederick H. Gravelle, VP
Nb,PersTr: Edward M. Forton, 2ndVP
TrAdmin: Lyle F. Dahlberg, VP

Breckenridge

FARMERS STATE BANK OF BRECKENRIDGE
P.O. Box 186 48615
517/842-3191
Hd: Leo D. Goodyear, CEO&TO

Brighton

OLD KENT BANK-BRIGHTON
300 W. North St. 48116
313/229-9531
(Office of Old Kent Bank &Trust Co., Grand Rapids)
Hd: Thomas Mitchell, VP
PersTr: Linda Fionda, AsstVP

TRUSTCORP BANK, ANN ARBOR
9948 E. Grand River Ave. 48116
313/227-5551
(Branch of Ann Arbor)
Richard Meyerson, VP

Britton

UNITED SAVINGS BANK OF TECUMSEH
102 W. Chicago Blvd. 49229
517/423-8373 Tr$65 Mil
(Branch of Tecumseh)
Merlyn H. Downing, ChmB&SrTO
Lois A. Sayler, AsstVP&TO
Richard L. Boyce, AsstVP&TO

50% of the readers of
TRUSTS & ESTATES
select computer and
financial services.

Cadillac

NORTHWESTERN SAVINGS BANK & TRUST
P.O. Box 639 49601
616/775-8563
(Branch of Traverse City)
Robert A. Kincade, VP&TO

OLD KENT BANK-CADILLAC
123 S. Mitchell St. 49601
616/775-1283
(Services Provided by Old Kent Bank-Traverse City Office)

Calumet

FIRST OF AMERICA BANK-COPPER COUNTRY
200 Fifth St. 49913
906/337-0200
(Services Provided by First of America Bank-Marquette, N.A.)

Caseville

THUMB NATIONAL BANK & TRUST CO.
7100 Main St. 48725
517/856-2247
(Branch of Pigeon)
Hd: John B. Schaefer, VP&TO
TrOpers: Sandra Heck, AsstVP&TO

Cass City

THUMB NATIONAL BANK & TRUST CO.
6132 E. Cass City Rd. 48726
(Branch of Pigeon)
Hd: John B. Schaefer, VP&TO
TrOpers: Sandra Heck, AsstVP&TO

Cheboygan

FIRST OF AMERICA BANK-STRAITS AREA
316 N. Main St. 49721
616/627-4371
(Services Provided by First of America Bank-Marquette, N.A.)

Chelsea

TRUSTCORP BANK, ANN ARBOR
1478 Chelsea-Manchester Rd. 48118
313/475-9154
(Branch of Ann Arbor)
Richard Meyerson, VP

Clinton

UNITED SAVINGS BANK OF TECUMSEH
11839 Clinton-Tecumseh 49236
517/423-8373
(Branch of Tecumseh)
Merlyn H. Downing, ChmB&SrTO
Lois A. Sayler, AsstVP&TO
Richard L. Boyce, AsstVP&TO

Coldwater

CENTURY BANK AND TRUST
100 W. Chicago St. 49036
517/278-7311 Tr$26 Mil
Hd: John H. Castle, VP&SrTO
PersTr: Timothy O. Dally, VP&TO

SOUTHERN MICHIGAN NATIONAL BANK
51 W. Pearl St. 49036
517/279-7511 Tr$52 Mil
(Branches in Camden, Hillsdale, Kinderhook, Tekonsha & Union City)
Hd: James R. Cole, SrVP&TO
Nb: Tony Johnson, VP&TO
TrAdm: Mary L. Guthrie, TrAdmO

Coldwater-Quincy

FIRST OF AMERICA BANK-SOUTH CENTRAL, N.A.
515 E. Chicago 49036
(Services Provided by First of America Bank-Central N.A., Lansing)

Dearborn

DEARBORN BANK & TRUST CO.
23400 Michigan Ave. 48124
313/277-2700 Tr$60 Mil
Hd: Gregory A. Marx, VP&SrTO
TrOpers: Margaret A. Tuckey, AsstVP&TO
EmplBen: Joseph A. Sakal, AsstVP&TO

MANUFACTURERS NATIONAL BANK OF DETROIT
16150 Michigan Ave. 48126
313/584-2810
(Branch of Detroit)
SrAdm: Sharon L. Snodgrass, VP&TO

NATIONAL BANK OF DETROIT
(Operating in Office of NBD of Dearborn)
18800 Hubbard Dr. 48128
313/271-7710
Hd: John A. Hartmus, Jr., VP
Nb: Peter D. Haller, TO

WHAT WAS LIFE LIKE BACK THEN?

Henry Ford Museum & Greenfield Village is a national museum of American history and technology founded by Henry Ford in 1929.

The museum and village (Incorporated as the Edison Institute) is an independent, nonprofit, education institution that is not part of or supported by the Ford Motor Company or the Ford Foundation.

The museum and village depends on admission fees, revenue from visitor services, and contributions for the funding of its programs which reach over 1.3 million visitors each year. Let's continue to keep these precious institutions open for future generations.

If you feel your client may be interested in naming Henry Ford Museum & Greenfield Village in a trust bequest, or making a donation, please contact:

David C. DeVore
Director of Development
20900 Oakwood Boulevard
Dearborn, MI 48121-1970
(313) 271-1620 Ext. 213

Henry Ford Museum

MICHIGAN (Cont'd)

Deerfield

FIRST OF AMERICA BANK-MONROE
164 Raisin St. 49238
517/447-3108
(Services Provided by First of America Bank-Ann Arbor)

Detroit

Comerica

COMERICA BANK-DETROIT
211 W. Fort St. 48275-1021
313/222-3300 Tr$11 Bil
(Offices in Adrian, Battle Creek, Birmingham, Fenton, Grand Rapids, Grosse Pointe, Jackson, Kalamazoo, Lansing, Midland, Muskegon & A subsidiary in Boca Raton, FL)
Hd: Robert S. Colladay
TrInv: George C. Eshelman, SrVP
TrInternalSvcs: Andrew M. Savel, 1stVP
Nb,PersTr,EmplBen: Terrence E. Keating, 1stVP
MiTrSvcs: John B. Whitledge, 1stVP
EmplBen: John B. Barth, VP

MANUFACTURERS NATIONAL BANK OF DETROIT
100 Renaissance Center 48243
313/222-4000 Tr$14.7 Bil
(Branches in Ann Arbor, Birmingham, Dearborn, Grand Rapids, Grosse Pointe Woods, Lansing and Southfield. Affiliate in Palm Beach Gardens, FL with office in Naples, FL)
(Trust Service Offices: First National Bank in Howell; First National Bank of Bad Axe; First State Bank of Charlevoix; Harbor Springs State Bank; Northwestern State Bank, East Jordan; United Bank of Michigan, Wayland)
Hd,CorpTr,EmplBen: Edward J. Miller, SrVP&SrTO
PvtBnkg: Richard W. Heiss, ExecVP
PersTr: Antonio Forcellini, FVP&SrTO
CorpAgcy: Donald E. Black, VP&SrTO
TrInv: Clinton P. Schoop, SrVP
TrOpers: Paul C. Stoll, VP&SrTO
TrFin&Contr: David L. Casai, VP

NBD

NATIONAL BANK OF DETROIT
611 Woodward 48226
313/225-2912 Tr$43.8 Bil
(Offices in Alpena, Benton Harbor, Bloomfield Hills, Dearborn, Grosse Pointe, Plymouth, Traverse City, Troy & Wyandotte. Holding Company Offices in Ann Arbor, Flint, Grand Rapids, Southfield & North Palm Beach, FL)
Hd: Jonathan T. Walton, ExecVP
InstitTrAdm: Richard L. Kozlowski, SrVP
PersTrAdm: John D. Durno, SrVP
EstAdm: George J. Reindel, III, VP
CorpTr: G. Richard Rettof, VP
TrInv: James M. Lane, SrVP
EmplBen: William A. Baldwin, VP
MstrTrAdm: Clarence E. Kufel, VP
TrOpers: Ronald A. Colasanti, VP
Nb: Richard L. Foersterling, 1stVP

East Lansing

BANK ONE, EAST LANSING
100 W. Grand River Ave. 48823
517/337-4140 Tr$90 Mil
Hd: Nancy A. Elwood, VP&TO
PersTr,Est: Debra L. Nicolay, TO
EmplBen: Vincent J. Kuntz, VP&TO
TrOpers: Rita M. Stout, TOpO

Empire

EMPIRE NATIONAL BANK
10210 Front St. 49630
616/922-2111
(Branch of Traverse City)
Hd: James M. Merenda, VP&SrTO

Escanaba

FIRST NATIONAL BANK & TRUST CO.
1205 Ludington St. 49829
906/786-5956 Tr$132 Mil
John C. Bissell, SrVP&TO
David N. Schaaf, VP&IO
Est: Patricia M. Rudden, AsstVP&TO
JoAnne M. Moyle, TOpO

Farmington Hills

MICHIGAN NATIONAL BANK
27777 Inkster Rd. 48333-9065
313/473-3663 Tr$1.5 Bil
(Offices in Battle Creek, Flint, Grand Rapids, Lansing, Port Huron & Saginaw)
Hd,PersTr: Peter W. Ronan, FVP
CorpTr: Thomas Hilliker
TrInv: Charles Coristine, FVP
EmplBen: Robert F. Howard, FVP
TrOpers: Andrea Wulf, VP
ComTrF: Michael T. Jenkins, VP

Fenton

COMERICA BANK-DETROIT
(Operating in Office of State Savings Bank of Fenton)
101 N. Leroy, P.O. Box 231 48430
313/629-2263
PersTr,Nb: Curtis R. Paul

Flint

CITIZENS COMMERCIAL & SAVINGS BANK
One Citizens Banking Center 48502
313/766-7719 Tr$455 Mil
Hd: Dana A. Czmer, SrVP&SrTO
PersTr,CorpTr: Gwen L. Kelley, AsstVP&TO
ComTrF: David L. Finger, AsstVP&TO
TrOpers: Curtis L. Chaffins, VP&TO
EmplBen: Risa R. Moody, AsstVP&TO
CorpTr: Joy A. Cramer, TO
Nb: Richard B. Evans, VP&TO

MICHIGAN NATIONAL BANK
519 S. Saginaw St. 48502
313/762-5563
(Branch of Farmington Hills)
PersTr: J. Joseph England, 2ndVP

NBD GENESEE BANK
(Affiliate of National Bank of Detroit)
One E. First St. 48502
313/766-8371
(Trust Service Offices in NBD Commerce, Lansing and NBD, Saginaw)
Hd: Erik A. Warren, VP&SrTO
PersTr: Martin L. Jarboe, VP&TrAdm
CorpTr: Randall L. Swift, VP&TO
TrInv,ComTrF: Carl A. Pohly, VP&SrTO
EmplBen: F. Kay Dandoneau, VP
Nb: John P. Camilli, VP

Frankenmuth

FIRST OF AMERICA-FRANKENMUTH
210 S. Main St. 48734
517/652-9944
(Branch of Bay City)
Hd: John E. Kelly, VP&TO
PersTr: Karen L. Bierlein

Fremont

OLD STATE BANK
P.O. Box 70 49412
616/924-2200 Tr$24.8 Mil
Hd: Robert L. Jordan, AsstVP&TO

Gaylord

OLD KENT BANK-GAYLORD
P.O. Box 600 49735
517/732-2411
(Office of Old Kent Bank & Trust Company, Grand Rapids)
Hd: Tom Webb, AsstVP

Grand Haven

NBD GRAND HAVEN
300 Washington Ave. 49417
616/842-4800 Tr$80.650 Mil
Hd,PersTr: Carol DeBlaey, AsstVP
TrInv: Roger H. Norkoli, IO
TrOpers: Sandra K. Frechette, TOpO

OLD KENT BANK-GRAND HAVEN
233 Washington St. 49417
616/842-3100
(Office of Old Kent Bank & Trust Company, Grand Rapids)
Hd: James R. Dice, VP

Grand Rapids

COMERICA BANK-GRAND RAPIDS
99 Monroe N.W. 49503
616/776-7882 Tr$60 Mil
PersTr,EmplBen,Nb: Robert R. VanDongen, SrVP
EmplBen,Admin: Susan L. Rose, AsstVP
Nb: Bonnie L. Naas, BDO

FIRST OF AMERICA BANK
99 Monroe Center, N.W. 49503
616/776-7344
(Trust Office of Kalamazoo)
Steven Groenink, TO
Nb: Gary Church, TO

MANUFACTURERS NATIONAL BANK OF GRAND RAPIDS
50 Monroe St. N.W. 49503
616/235-1700
(Branch of Detroit)
David G. Kovac, 2ndVP&TO

MICHIGAN NATIONAL BANK
77 Monroe Center 49501
616/451-7670
(Branch of Farmington Hills)
PersTr: C. Christopher Worfel, VP
EmplBen: Thomas Defer, VP
CorpTr: Daryl L. Lucas, VP

NBD GRAND RAPIDS, N.A.
200 Ottawa N.W. 49503
616/771-7205 Tr$606 Mil
Hd: James E. McKay, SrVP&SrTO
PersTr: James J. Obermiller, VP
CorpTr: Bud Burch
TrInv: Douglas M. Klein, VP
ComTrF: Roger H. Norkoli, IO
TrOpers: Sandra Frechette, TOpO
Nb: Richard L. Schnider

60% of the readers of
TRUSTS & ESTATES
select investment brokers.

OLD KENT BANK & TRUST COMPANY
One Vandenberg Center 49503
616/771-5209 Tr$5.2 Bil
(Affiliate offices in Brighton, Gaylord, Grand Haven, Kalamazoo, Ludington, Niles, Owosso, Petoskey, Traverse City, Trenton)
Hd: Philip Farley, ExecVP
PersTr: Brian Downs, SrVP
CorpTr: Jack Schneider, AsstVP
TrInv: Joseph Keating, SrVP
EmplBen: Phil Allen, SrVP
TrOpers: Jim Haberlein, VP
Nb: Robert Prevette, VP

Greenville

FMB-COMMERCIAL BANK
P.O. Box 427 48838
616/754-7111 Tr/u$1 Mil
Hd: Ted Kortes, Pres&TO

Grosse Pointe

COMERICA BANK-GROSSE POINTE,N.A.
415 Fisher Rd. 48230
313/222-3300
(Subsidiary of Detroit)
Hd: Ross C. Richardson, VP
PersTr: Allan J. Fletcher, VP
Carl M. Eckert, VP
Mary E. Wood, PTO
PersTr,Nb: DeLanie C. Goodwin, VP
Allan P. Cary, VP
TrInv: Charles B. Begg, Jr., AsstVP

NATIONAL BANK OF DETROIT
685 St. Clair 48230
313/884-3423
(Branch of Detroit)
Hd: Richard H. Allison, VP
Nb: Arthur B. Hudson, 2ndVP

Grosse Pointe Woods

MANUFACTURERS NATIONAL BANK OF DETROIT
20180 Mack Ave. 48236
313/886-4530
(Branch of Detroit)
SrAdm: Joan R. Dindoffer, VP&TO

Hancock

SUPERIOR NATIONAL BANK & TRUST CO.
235 Quincy St. 49930
906/482-0404 Tr$59 Mil
Hd,Est,TrOpers: Barbara Manderfield, TO
TrInv,Nb: Robert Terrian, BDO

Hastings

HASTINGS CITY BANK
150 W. Court St. 49058
616/945-2401 Tr$21.0 Mil
Hd: Randoulph L. Teegardin, TrDeptMgr

Hillsdale

HILLSDALE COUNTY NATIONAL BANK
31 S. Howell St. 49242
517/439-4300 Tr$38 Mil
Hd,PersTr,TrInv,Est,Nb: William J. Jugovic, VP&SrTO
TrOpers: Jane C. Thompson, TOpO

OLD KENT BANK-HILLSDALE
10 S. Broad St. 49242
517/437-4426
(Services Provided by Old Kent Bank-Trenton Office)

Holland

FIRST OF AMERICA BANK-HOLLAND,N.A.
One W. 8th St. 49423
616/392-3125
(Services Provided by First of America Bank-Michigan,N.A., Kalamazoo)

OLD KENT BANK-HOLLAND
36 E. 8th St. 49423
616/394-7400
(Services Provided by Old Kent Bank-Grand Haven Office)

Iron Mountain

FIRST OF AMERICA BANK-IRON MOUNTAIN
500 Stephenson Ave. 49801
906/744-4141
(Services Provided by First of America Bank-Marquette, N.A.)

Ironwood

FIRST OF AMERICA BANK-GOGEBIC, N.A.
200 S. Suffolk St. 49938
906/932-1550
(Services Provided by First of America Bank-Marquette, N.A.)

Ishpeming

THE PENINSULA BANK
P.O. Box 470 49849
906/485-6333 Tr$2.9 Mil
Hd: James E. Lawson, VP&TO

Ithaca

COMMERCIAL NATIONAL BANK
101 N. Pine River 48847
517/875-4144 Tr$10 Mil
Hd: Sheila R. Rummer, AsstVP&TO

Jackson

CITY BANK & TRUST CO.,NatAssn
1 Jackson Sq. 49201
517/788-2771 Tr$289 Mil
Hd,Nb: E. Bennett Wandel
PersTr: Robert Carlson
CorpTr,EmplBen: Charles R. Moyer
TrInv,ComTrF: Donald P. Southwick
TrOpers: Janet Clevenger

COMERICA BANK-JACKSON
245 W. Michigan Ave. 49201
517/788-5153 Tr$263 Mil
Hd: William H. Whitehouse, SrVP
PersTr,Opers: T. A. Cusick, VP
N. L. Sunday, AsstVP
PersTrAdm: Carol W. Thomas, TO
EmplBen: K. A. Walz, AsstVP
TrInv: Thomas McCarrell, AsstVP
Nb: Lynne E. Slager, BDO

Kalamazoo

COMERICA BANK-KALAMAZOO
151 S. Rose St. 49007
616/383-6572
Hd: Gary L. Kalmar, VP
PersTr: Yvonne E. Keener, TrAdmin
ProbAdmin: Wayne G. Ramsey, VP
EmplBen: Gary J. O'Hara, VP
Gregg E. Johnson, AsstVP
TrOpers: Stephanie A. Dickerson, TOpMgr

FIRST OF AMERICA.
TRUST AND FINANCIAL SERVICES

FIRST OF AMERICA BANK-MICHIGAN,N.A.
108 E. Michigan Ave. 49007
616/383-9157 Tr$1.7 Bil
Hd: Jon Simpson, VP
PersTr: Carroll Kiel, VP
EmplBen: Noel Ocen, VP
Nb: David D. Oakland, VP
Prob: Patricia Ellwood
RE: William Templeton, VP

OLD KENT BANK-KALAMAZOO
136 E. Michigan Ave. 49007
(Office of Old Kent Bank & Trust Company, Grand Rapids)
PersTr: Ronald L. Kilgore, VP&SrTO
TrInv: James Walter, IO
EmplBen: Gerald Moffat, VP&TO
Nb: W. Quinn Kelly, VP&TO

Kalkaska

EMPIRE NATIONAL BANK
P.O. Box 51 49646
616/922-2111
(Branch of Traverse City)
Hd: James M. Merenda, VP&SrTO

NORTHWESTERN SAVINGS BANK & TRUST
P.O. Box 230 49646
616/258-8683
(Branch of Traverse City)
Robert A. Kincade, VP&TO

★Lansing

COMERICA BANK-LANSING
517/788-5150
(Branch of Detroit)
PersTr,EmplBen,Nb: William H. Whitehouse, SrVP

FIRST OF AMERICA BANK-CENTRAL
101 S. Washington Square 48909
517/374-5291 Tr$341 Mil
Hd: Dorothy Sullivan, VP&Mgr
Joseph A. Caruso, SrVP&SrTO
PersTr: Barbara Bialko, VP
EmplBen: Jacob E. Cook, VP
Nb: Mark Vostrizansky
Prob: David R. Dean, VP

MANUFACTURERS BANK OF LANSING
101 N. Washington Square 48933
517/372-9230
(Branch of Detroit)
John L. Ronald, VP&TO
SrAdm: Ronald L. Jacobs, VP&TO
BusDev: Glenda S. Simpkins, 2ndVP&TO

MANUFACTURERS NATIONAL BANK OF LANSING
P.O. Box 40173 48901
517/342-5755
(Branch of Detroit)
CorpTr: E. B. John Ronald, VP&TO
PersTr: Robert Jacobs, VP&TO
CorpTrSvcs: Gary T. Dahl, VP&TO

MICHIGAN NATIONAL BANK
124 W. Allegan 48933
517/377-3446
(Branch of Farmington Hills)
PersTr: Daniel Cogan, VP
EmplBen: Gary Vliem, AsstVP

NBD COMMERCE BANK
300 S. Capitol Ave. 48901
517/487-1020
(Services provided by NBD Genesee Bank of Flint)

Lapeer

LAPEER COUNTY BANK & TRUST CO.
P.O. Box 250 48446
313/664-2977 Tr$30 Mil
Hd: Kenneth Ewing, VP&TO
Kathy Steffanuski, AsstTO

Leland

EMPIRE NATIONAL BANK
109 N. Main St. 49654
616/922-2111
(Branch of Traverse City)
Hd: James M. Merenda, VP&SrTO

Ludington

OLD KENT BANK-LUDINGTON
124 S. James St. 49431
616/845-5144
Hd: Jean Taylor, TO

MICHIGAN (Cont'd)

Manistee

NORTHWESTERN SAVINGS BANK & TRUST
325 First St. 49660
616/723-6000
(Branch of Traverse City)
Robert A. Kincade, VP&TO

Marquette

FIRST OF AMERICA BANK-MARQUETTE,N.A.
100 N. Front St. 49855
906/228-9500 Tr$105 Mil
(Trust Service Offices in Calumet, Iron Mountain, Ironwood, Menominee, Munising, Sault Ste. Marie & Stambaugh)
Hd: Bonnie L. Teliin, AsstVP&TO
TrOpers: Janet H. Laurila
Nb: Bennett J. Zyburt, TO
David S. Purmal, TO

THE FIRST NATIONAL BANK & TRUST CO.
101 W. Washington St. 49855
906/228-1240 Tr$200 Mil
Ronald P. Maki, VP&TO

Menominee

FIRST OF AMERICA BANK-MENOMINEE
949 First St. 49858
906/863-2603
(Services Provided by First of America Bank-Marquette)

FIRST NATIONAL BANK & TRUST OF MENOMINEE
962 First St. 49858
906/863-5515 Tr$100 Mil
Hd: Stephen J. Albers

Midland

CHEMICAL BANK & TRUST CO.
P.O. Box 231 48640
517/839-5404 Tr$261.1 Mil
(Branches in Bay City & Big Rapids)
Hd,PersTr,Nb: Bruce M. Groom, SrVP&SrTO
CorpTr,TrOpers,TDP: John Ujevich, VP&TO
TrInv,ComTrF: Glenn W. Pietenpol, VP&TO
EmplBen: Herbert E. Hardy, EBTO

COMERICA BANK-MIDLAND
201 MacDonald St. 48640
517/839-2258 Tr$165 Mil
Hd,Nb: Robert J. Hermann, SrVP
PersTr: Beverly A. O'Keefe, AsstVP
EmplBen: Guy D. Merriam, BDO

Monroe

FIRST OF AMERICA BANK-MONROE
1535 N. Telegraph 48161
313/242-8600
(Branch of Ann Arbor)

MONROE BANK & TRUST
P.O. Box 740 48161
313/241-3431 Tr$200 Mil
Hd: John F. Weaver, ExecVP&SrTO
James E. Morr, TO&LegalCoun
Ronald V. Green, VP&TO
Annette Yuna, AsstTO

Discretionary Trust Assets: This figure should reflect the market value of employee benefit, personal trusts, estates, and managed agencies over which each institution exercises investment discretion as reported to the F.D.I.C. on the "Annual Report of Trust Assets".

SECURITY BANK OF MONROE

SECURITY BANK OF MONROE
(A Subsidiary of Security Bancorp, Inc.)
28 E. Front St. 48161
313/241-6262 Tr$45 Mil
Hd: V. N. Pagani, VP&TO
TrOpers: Mike McCormick, AsstVP&TO

Mount Pleasant

ISABELLA BANK & TRUST
P.O. Drawer 100 48804
517/772-9471 Tr$20.7 Mil
Hd: Paul C. Siers, VP&TO
Cynthia A. Brownson, TO

Munising

FIRST OF AMERICA BANK-ALGER, N.A.
101 W. Munising Ave. 49862
906/387-2610
(Services Provided by First of America Bank-Marquette, N.A.)

Muskegon

COMERICA BANK-HACKLEY, N.A.
801 W. Norton 49441
616/739-0359 Tr$230 Mil
Hd: Thomas E. Munroe, SrVP
PersProb: Norma York-Bremer, AsstVP
PersTr: Loa E. Vandervelde, TO
TrInv: John D. McDougle, VP
EmplBen: Thomas M. Ralya, EBO
EmplBen,Nb: Charles Y. Freeman, III, VP
Nb: Raymond G. Hanslits, VP

FMB-LUMBERMAN'S BANK
One Lumberman's Square 49443
616/725-4000 Tr$140 Mil
Hd,Nb,EmplBen: James G. McColl, VP&TO
Prob&PersTr: Gary A. Samek, AsstVP
TrInv,ComTrF: Patrick J. Fraker, TrInvO
Nb,EmplBen: Melissa A. Natzke, TBDSpec

FIRST OF AMERICA BANK-MUSKEGON
335 Muskegon Mall 49443
616/722-7683 Tr$162 Mil
Hd: Timothy M. Crawford, VP&TO
PersTr: Adeline R. Thompson, AsstVP&TO
Louisa M. Vargo, AsstVP&TO
CorpTr,EmplBen: Richard J. Zinger, VP&TO

Negaunee

THE FIRST NATIONAL BANK OF NEGAUNEE
P.O. Box 668 49866
906/475-4151 Tr$7.5 Mil
Donald A. Maki, VP&TO

Niles

OLD KENT BANK-SOUTHWEST
210 E. Main St. 49120
616/683-4000
(Office of Old Kent Bank & Trust Company, Grand Rapids)
Hd: Wayne Ayers, VP
TrInv: Craig Sigeti, IO
EmplBen: James C. Zaher, TO

Northport

EMPIRE NATIONAL BANK
122 E. Nagonaba 49670
616/922-2111
(Branch of Traverse City)
Hd: James M. Merenda, VP&SrTO

Owosso

OLD KENT BANK-CENTRAL
123 N. Washington 48867
517/723-8811
(Office of Old Kent Bank & Trust Company, Grand Rapids)
Hd: Thomas Mitchell, VP&TO
PersTr: Judy Perry, AsstVP

Petoskey

NBD PETOSKEY, N.A.
320 Howard St. 49770
616/347-7711
Hd: John Nicholson, VP&TO
Lou Ann Mulvaney, TO

NORTHWESTERN SAVINGS BANK & TRUST
300 Howard St. 49770
616/347-4761
(Branch of Traverse City)
Robert A. Kincade, VP&TO

OLD KENT BANK-PETOSKEY
P.O. Box 567 49770
616/347-5050
(Office of Old Kent Bank & Trust Company, Grand Rapids)
Hd: Philip H. Millard, VP
PersTr: Barb Fry, TO

Pigeon

THUMB NATIONAL BANK & TRUST CO.
P.O. Box 430 48755
517/453-3113 Tr$18 Mil
(Branches in Caseville & Cass City)
Hd: John B. Schaefer, VP&TO
TrOpers: Sandra Heck, AsstVP&TO

Plymouth

FIRST OF AMERICA BANK-PLYMOUTH
535 S. Main 48170
313/459-9000
(Branch of Ann Arbor)

NATIONAL BANK OF DETROIT
1677 S. Wayne Rd., Westland 48185
313/721-1305
(Branch of Detroit)
Hd: Byron B. Schimpp

Pontiac

FIRST FEDERAL SAVINGS BANK AND TRUST
761 W. Huron St. 48053
313/333-7071 Tr$200 Mil
Hd: Leo D. Ottoni, SrVP
PersTr: Nancy Lloyd, TO
CorpTr: Carlton W. Bardel, FVP
TrOpers: Thomas J. Ware, TO
Nb: Stephen D. Moore, TO

Port Huron

MICHIGAN NATIONAL BANK
800 Military St. 48060
313/987-1826
(Branch of Farmington Hills)
PersTr: Roger Smith, 2ndVP

Saginaw

MICHIGAN NATIONAL BANK
501 Lapeer St. 48607
517/791-5200
(Branch of Farmington Hills)
PersTr: Eileen Thierbach

NBD SAGINAW
(Subsidiary of NBD Bancorp)
1156 N. Niagara Ave. 48605
517/771-2524
(Services provided by NBD Genesee Bank of Flint)

SECOND NATIONAL BANK OF SAGINAW
101 N. Washington Ave. 48607
517/776-7440 Tr$600 Mil
Hd: T. R. Niederstadt, SrVP&SrTO
PersTr: Robert M. Whiting, VP&TO
TrInv: David Kessel, AsstVP
TrOpers: Bonnie Wenzel, TOpO
Donald List, VP/Opers&Sys
Nb: Gene C. Pickelman, AsstVP
LegalDiv: Timothy O'Brien, AsstVP
Tax: Richard Boyer, Mgr
EmplBen: James Neumeyer, RetPlngMgr

St. Clair

COMMERCIAL & SAVINGS BANK OF ST. CLAIR COUNTY
P.O. Box 28 48079
313/329-2244 Tr$250 Mil
Hd,Nb: Charles W. Staiger, SrVP
TrInv: Gary B. Harbaugh
PersTr,Nb: Margaret Pavey, 2ndVP&TO
PersTr: Mary Richert, TrTxO
Wendy Krabach
EmplBen: Nina Good
Kathee Harrison
TrOpers: Anita Gallagher, TOpO
Nb: Curt Franklin, TO

St. Johns

CLINTON BANK
200 N. Clinton Ave. 48879
517/224-6811 Tr$50.2 Mil
Charles J. Halfmann, TO

St. Joseph

NATIONAL BANK OF DETROIT
(Operating in Office of NBD F&M)
400 Riverview Dr., P.O. Box 308 49022
616/926-8211
Hd: Thomas E. Nelson, 2ndVP
Katherine McKnight, AsstVP

Saline

TRUSTCORP BANK, ANN ARBOR
114 E. Michigan Ave. 48176
313/429-5461
(Branch of Ann Arbor)
Richard Meyerson, VP

Sault Ste. Marie

FIRST OF AMERICA BANK-SAULT STE. MARIE, N.A.
320 Ashmun St. 49783
906/635-5201
(Services Provided by First of America Bank-Marquette, N.A.)

Scottville

STATE SAVINGS BANK
P.O. Box 278 49454
616/757-4751 Tr$4.5 Mil
Hd: Clare W. Reeds, TO

South Haven

CITIZENS TRUST & SAVINGS BANK
P.O. Box 449 49090
616/637-2141 Tr$80 Mil
Hd: William L. Rockhold, SrVP&TO
Gilbert C. Jillson, VP&TO
CorpTr: Mark B. Iverson, AsstVP&TO
TrInv: J. Scott Sperry, AsstVP&IO
TrOpers: Mary Brinks, TOpO

85% of the readers of
TRUSTS & ESTATES
are involved in personal trusts.

Southfield

MANUFACTURERS NATIONAL BANK OF DETROIT
29201 Telegraph Rd. 48034
313/358-3638
(Branch of Detroit)
SrAdm: Norman S. Miller, VP&TO

NBD FINANCIAL SERVICES OF MICHIGAN, INC.
Essex Center, Ste. 120
28400 Northwestern Hwy. 48037
313/358-1530
Hd: Andrew L. Camden, VP
Nb: Marty L. Bernstein, TO

Southgate

SECURITY BANK & TRUST CO.
P.O. Box 1099 48195
313/281-5420 Tr$268 Mil
Hd,Nb,PersTr: David W. LeBar, VP&TO
CorpTr,EmplBen: William R. McClelland, TO
TrInv: Ronald Mitchell, VP&TrInvO
TrOpers: Colleen McDonald, VP&TO

Stambaugh

FIRST OF AMERICA BANK-IRON COUNTY
402 Washington St. 49964
906/264-5191
(Services Provided by First of America Bank-Marquette, N.A.)

Sturgis

AMERITRUST NATIONAL BANK-MICHIANA
P.O. Box C 49091
616/651-8551 Tr$49 Mil
Hd: David E. Watters, SrVP&TO
PersTr: Gary Archer, TO
TrOpers: Debora Capman, TO

BANK ONE, STURGIS
100 E. Chicago Rd. 49091
616/651-4711 Tr$45 Mil
Hd: K. C. Kreps, VP&SrTO

Tecumseh

UNITED SAVINGS BANK OF TECUMSEH
P.O. Box 248 49286
517/423-8373 Tr$65 Mil
(Branches in Adrian, Britton & Clinton)
Merlyn H. Downing, ChmB&SrTO
Lois A. Sayler, AsstVP&TO
Richard L. Boyce, AsstVP&TO

Three Rivers

FIRST NATIONAL BANK
P.O. Box 407 49093
616/273-1715 Tr$43 Mil
Hd: Taylor Snow, VP&TO

Traverse City

EMPIRE NATIONAL BANK
1227 E. Front St. 49685-1220
616/922-2111 Tr$91.5 Mil
(Branches in Empire, Kalkaska, Leland & Northport)
Hd: James M. Merenda, VP&SrTO
TrOpers: Patricia Borowiak, TOpO
Bruce C. Willett, VP/Inv
EmplBen: Arlene Oren, VP

FIRST OF AMERICA BANK-GRAND TRAVERSE, N.A.
1016 S. Garfield, Ste. 2 49684
616/929-1177 Tr$39 Mil
Hd: Sandra Pelarski, AsstVP&TO
EB,PersTrAdmin: Barry Cole, AsstVP&TO
Est,PersTrAdmin: Kellie Parkes, TO

NATIONAL BANK OF DETROIT
(Operating in Office of NBD Northwest)
Front and Park Sts. 49685
616/922-2424
(Branch of Detroit)
Hd: T. Swets
PersTr: Rod Kurtz
CorpTr: M. Wilson
Nb: David Williams, 2ndVP

NORTHWESTERN SAVINGS BANK & TRUST
P.O. Box 809 49685-0809
616/947-5490 Tr$30 Mil
(Branches in Acme, Cadillac, Manistee, Petoskey & Traverse City)
Hd: Robert A. Kincade, VP&TO

OLD KENT BANK-GRAND TRAVERSE
102 W. Front St. 49684
616/922-4000
(Office of Old Kent Bank & Trust Company, Grand Rapids)
Hd: Dennis W. Piskor, SrVP
TrInv: Barbara Keane, IO
EmplBen: Jonathan B. Ricks, VP
Nb: Rob DeLonge, VP

Trenton

OLD KENT BANK-SOUTHEAST
P.O. Box 415 48183
313/671-2400
(Office of Old Kent Bank & Trust Company, Grand Rapids)
Hd: Thomas Mitchell, VP
PersTr: Thomas Gould, TO

Troy

NATIONAL BANK OF DETROIT
900 Tower Dr., Ste. 100 48098
313/225-1000
(Branch of Detroit)
Hd: Thomas Cliff, 2ndVP
PenAdm: W. Jarvis, VP
Nb: Kevin B. Grange, TO

Wayne

FIRST OF AMERICA-WAYNE
35215 Park at Biddle, P.O. Box 804 48184
313/721-4151
(Services Provided by First of America Bank-Detroit)

Wyandotte/Down River

NATIONAL BANK OF DETROIT
3200 Biddle Ave. 48192
313/246-2255
Hd: Stephen T. Orr

Ypsilanti

TRUSTCORP BANK, YPSILANTI
301 W. Michigan Ave. 48197
313/483-3542
(Trust Service Office of Trustcorp Bank, Ann Arbor)
Thomas L. Dickinson, VP

Zeeland

FMB-FIRST MICHIGAN BANK & TRUST CO.
P.O. Box 300 49464
616/396-9000 Tr$410 Mil
Hd: Henry B. Visscher, SrVP&TO
PersTr: John Jouppi, AsstVP&TO
Karen Tews, AsstVP
TrInv,ComTrF: James Dodge, AsstVP
Nb: Woody Winslow, AsstVP
EmplBen: Brian Hoogland, AsstVP
TrOpers: Mike Thompson, TO

MINNESOTA

Alexandria

FIRST AMERICAN TRUST COMPANY OF MINNESOTA
(Bremer Financial Corporation)
720 Broadway 56308
612/763-5668
Richard Brudvik, SrTO

Austin

MINNESOTA TRUST CO.
107 W. Oakland Ave. 55912
507/437-3231 Tr/o$8.0 Mil
Hd,TrInv: Warren F. Plunkett, Pres
PersTr,TrOpers,TDP: A. D. Plunkett
CorpTr,EmplBen: P. D. Plunkett, VP
TDP: D. M. Plunkett

Barnesville

AMERICAN BANK & TRUST, BARNESVILLE
202 Front St. N., 56514
(Branch of Moorhead)
Steven M. Schaeffer, VP&TO
Marjorie K. Aakre, TrInvO

Crookston

FIRST AMERICAN TRUST COMPANY OF MINNESOTA
(Bremer Financial Services)
201 N. Broadway 56716
218/281-4182
Robert Sobolik, TO

Duluth

FIRST BANK DULUTH
FIRST BANK NORTH, N.A.
130 W. Superior St. 55801
218/723-2891 Tr$385 Mil
(Branch in St. Cloud)
Hd: William C. Kuhlmann, SrVP
Prob: Donald W. Nygaard, VP
TrInv: Thomas W. Brechlin, VP
PersTr: Leroy D. Matchett, VP
CorpTr,Nb: Stanley L. Gaffin
EmplBen: Robert D. Howe, VP
TrOpers: Barbara J. Edstrom, VP

NORTH SHORE BANK OF COMMERCE
131 W. Superior St. 55802
218/722-4784 Tr$62 Mil
Hd: William F. Zelen, Ph.D., VP&SrTO
TrOpers: Pat Olson
TDP: Diane Johnson

NORWEST BANK DULUTH, N.A.
230 W. Superior St. 55802
218/723-2765 Tr$410 Mil
Hd: Donald A. Carlson, SrVP
PersTr: Bruce W. Potter, VP
CorpTr: Larry H. Duncan, AsstVP
TrInv: David M. Hoium, TO
EmplBen: Thomas W. Conklin, AsstVP
TrOpers: Martin M. MacLean, AsstVP
Nb: Eric J. Neetenbeek, AsstVP

Glencoe

SECURITY BANK & TRUST CO.
735 11th St. E., P.O. Box 218 55336
612/864-3171 Tr$23.8 Mil
(Branches in Mendota Heights & Waconia)
Hd: Orlan G. Grell, SrVP&TO
EmplBen: Jerome H. Johnson, VP&TO
TrOpers: Nancy Morris

Hastings

FIRST NATIONAL BANK
119 W. 2nd St. 55033
612/437-3106 Tr$1.8 Mil
Sandra J. Winters, Pres&TO

Hutchinson

CITIZENS BANK & TRUST CO.
102 Main St. S. 55350
612/587-2233 Tr$7.5 Mil
(Branch of Zapp National Bank of St. Cloud)
Hd: D. H. Jensen, SrVP,TO&Csh
T. A. Burich, Pres&TO
J. C. Kraft, VP&TO
John Asfeld, TO

Little Falls

FIRST NATIONAL BANK
101 E. Broadway 56345
612/632-5421
(Branch of Zapp National Bank of St. Cloud)
John Reep, TO

Marshall

FIRST AMERICAN TRUST COMPANY OF MINNESOTA
(Bremer Financial Corporation)
P.O. Box 1156 56258
507/537-0266
Mgr&TrInv: Janet Vandendriessche, SrVP
Nb: Karen Steger, TO
Adm: Dave Miller, AsstVP
Colette Tubbs, TO
Michelle Full, TO
Sandy Culhane, TO
Carol Hruby, TO
Inv: Cynthia Huston, TO

NORWEST BANK MINNESOTA SOUTHWEST, N.A.
400 W. Main St., P.O. Box 551 56258
(Branch of Sioux Falls, SD)
Hd: Mark Marcellus, TO

Melrose

MELROSE STATE BANK
220 E. Kraft Dr. 56352
612/256-4216
(Branch of Zapp National Bank of St. Cloud)
Mark Christianson, AsstVP&TO

Mendota Heights

SECURITY BANK & TRUST CO.
750 S. Plaza Dr. 55120
612/452-9550
(Branch of Glencoe)

Minneapolis

FIRST TRUST, NATIONAL ASSOCIATION
P.O. A55
200 S. Sixth St., First Bank Place 55402
612/370-4661

MARQUETTE BANK MINNEAPOLIS, N.A.
90 S. 6th St. 55480
612/341-5677 Tr$422 Mil
Hd,Nb: Peter N. Miller, GpVP&SrTO
PersTr: David M. Larsen, VP&TO
CorpTr: Tom Korsman, TO
TrInv,ComTrF: Harvey Peck, VP&TO
EmplBen: Laurie Borgos, VP&TO
TrOpers: Dale Jorgensen, VP&TO

NATIONAL CITY BANK OF MINNEAPOLIS
75 S. 5th St. 55402
612/340-3144 Tr$510 Mil
Hd: Jean J. Chaput, SrVP&TO
PersTr: Linda M. Fifield, TO
CorpTr,Nb: Connie Weinman, VP
TrInv: Richard P. Hoyland, VP-TrInv
EmplBen: Paul J. Brewer, VP
TrOpers: Dewayne A. Hoium, VP

NORWEST BANK MINNEAPOLIS, N.A.
6th & Marquette Ave. 55479-0001
612/667-1234 Tr$4.465 Bil
(Branch in New York)
NORWEST CAPITAL MANAGEMENT & TRUST (Institutional):
Hd: P. F. Walsh, SrVP
MasterTr&Cust: D. Damhof, VP
StkTrans,CorpTr: V. Terry, VP
EmplBen: J. A. Owen, VP
InvMgmt: J. R. Caswell, VP
TrOpers: J. DeMeo, VP
Legal: A. H. Wernz, VP
Mktg: J. S. Slater, VP
NORWEST INVESTMENTS & TRUST (Personal):
Hd: J. Kiedrowski, SrVP

Moorhead

AMERICAN BANK & TRUST CO.
730 Center Ave. 56560
218/236-4108 Tr$48 Mil
(Branch in Barnesville)
Hd,PersTr,Nb: Steven M. Schaeffer, VP&TO
PersTr,EmplBen,Nb: Margaret Metcalf, TO
TrInv,Nb: Marjorie K. Aakre, TrInvO
TrOpers: Sheryl Blilie

New Ulm

STATE BANK & TRUST CO. OF NEW ULM
P.O. Box 189 56073
507/354-8215 Tr$76 Mil
Hd: Timothy A. Olcott, VP&TO
TrOpers,EmplBen: Michael D. McAlpine, TO
TrOpers: Kerry Ledin-Loe, AsstTO

Richfield

RICHFIELD BANK & TRUST CO.
6625 Lyndale Ave. S. 55423
612/861-7355 Tr$325 Mil
Hd: Robert N. Prentiss, SrVP&TO
PersTr: Randal Propp, TO
TrInv: Robert J. Mullen, VP&IO
TrOpers: Larry Simpson, VP&TO
Nb: Dan Caswell, TO

Rochester

FIRST BANK SOUTHEAST, NatAssn
P.O. Box 4661 55903
507/285-7860
Hd: James D. Hausman, SrVP&TrDeptMgr
PersTr&Mktg: Douglas A. Wright, AsstVP&TO
PersTr: Paul E. Broadbent, AsstVP&TO
Denise Kelly, TO
PersTr&RetPlans: Joseph E. Borland, TO
TrInv: Adelaide P. Reese, VP&TrInvO
Donna K. Welsh, InvO
TrOpers: Connie Hofschulte

MARQUETTE BANK ROCHESTER
206 S. Broadway, P.O. Box 4800 55903
507/285-2690 Tr$49 Mil
Hd,TrInv,EmplBen,Nb:
Thomas J. Shea, SrVP&TO
Est,Gdnshp,PersTr,TrOpers:
Mrs. C. A. Bedney, AsstVP&TO
CorpTr: Mrs. R. G. Glabe, TrAdmAsst

ROCHESTER BANK AND TRUST COMPANY OF ROCHESTER
P.O. Box 6478 55903
507/288-0224
Hd: Barbara A. Ferguson

Discretionary Trust Assets: This figure should reflect the market value of employee benefit, personal trusts, estates, and managed agencies over which each institution exercises investment discretion as reported to the F.D.I.C. on the "Annual Report of Trust Assets".

St. Cloud

FIRST AMERICAN TRUST COMPANY OF MINNESOTA
(Bremer Financial Corporation)
P.O. Box 986 56302
612/255-7174
Hd: Douglas A. Holzkamp, CEO
Mgr.Controller: Richard A. DiNello, VP
PersTr: Beverly A. Bownik, AsstVP
EmplBen: Paul D. Stang, AsstVP
TrOpers: Naomi Erdmann, AsstVP
Nb: Bernard L. Jeub, VP

FIRST BANK ST. CLOUD
3950 Third St. North 56301
612/253-7676
(Branch of Duluth)
Fred Shermock, VP

ST. CLOUD NATIONAL BANK & TRUST CO.
300 E. St. Germain St.
P.O. Box 727 56302
612/251-4400 Tr$85 Mil
Hd: Edward C. Wiesner, VP&TO
TrInv,ComTrF,TrOpers: John Busch, TO
Nb: Norman Seehusen, TO

ZAPP NATIONAL BANK OF ST. CLOUD
1015 St. Germain St. 56301
612/251-7110 Tr$115 Mil
(Trust Branches in Citizens Bank & Trust Co., Hutchinson; First National Bank, Little Falls & Melrose State Bank, Melrose)
Hd,TrInv,Nb: Stanley L. Gaffin, VP&TO
PersTr: Mark Christianson, AsstVP&TO
TrOpers: Arlene Pederson, TOpO
EmplBen: Mary Stein, PenAdm

★St. Paul

AMERICAN NATIONAL BANK & TRUST CO.
5th & Minnesota St. 55101
612/298-6035 Tr$350 Mil
Hd: C. Richard McCabe, VP&SrTO
Nb: Jerome S. Yugend, VP&SrMktgO
PersTr: Robert E. Jenkins, VP&TO
CorpTr: James L. Anderson, VP&CTO
TrInv,ComTrF: John P. Klett, VP&TrInvO
EmplBen: William E. Burmeister, AsstVP&TO
TrOpers: Sandra K. Johnson, AsstVP&TO

FIRST TRUST
First National Bank Building
332 Minnesota St. 55101
612/291-5100

FIRST TRUST, National Association
First Trust Center
180 E. Fifth St., P.O. Box 64367 55164-0367
612/223-7000 Tr$8.5 Bil
Mark W. Sheffert, Chm
Dennis B. Dills, Pres
Robert E. Leech, ExecVP/PersTr
Joseph G. Yadrick, SrVP/InstitTr
Matthew P. Wagner, SrVP/CorpTr
William Wingfield, SrVP/SecProc
Jotham T. Blodgett, VP/Sec,GenCoun
Louise Deeg, VP/HumanResources

MIDWAY NATIONAL BANK
1587 University Ave. 55104
612/646-2661
Hd: James A. Polzak, VP&TO
PersTr: Marlene Middleton, TO
Mary Ferris Jensen, TO
Anne Callan Trunzo, VP&IO
EmplBen: Bonnie S. Dougherty, AsstVP&TO

NORWEST BANK ST. PAUL, N.A.
55 E. 5th St. 55101
612/291-2199 Tr$318 Mil
PersTr: Terry Hilderbrandt, VP
CorpTr: Jan Hines, AsstVP
TrOpers: Paula Flannigan, TOpO

South St. Paul

FIRST AMERICAN TRUST COMPANY OF MINNESOTA
(Bremer Financial Services)
633 S. Concord St. 55075
612/451-6822
James Flanery, TO
Susan Parduhn, AsstTO

Stillwater

FIRSTAR STILLWATER BANK
213 E. Chestnut St. 55082
612/439-4411 Tr$46 Mil
Hd: Dan MacDonald, VP&TO
TrOpers: Kathleen K. Holst, TO

Waconia

SECURITY BANK & TRUST CO.
9 E. Main St. 55387
612/448-7244
(Branch of Glencoe)
Jerome H. Johnson, VP&TO

Wayzata

THE BANK WAYZATA, N.A.
900 E. Wayzata Blvd. 55391
612/473-8855 Tr$155 Mil
Hd: David Boies, VP&TO
PersTr: Rita Stevens
TrInv: Thomas Mark, AsstVP&IO
EmplBen: Raymond Gardner, AsstVP&TO
IRA/HR10: Joel Thompson

Winona

MERCHANTS NATIONAL BANK
P.O. Box 248 55987
507/457-1150 Tr$52 Mil
Hd,PersTr,CorpTr,Nb: Gerald E. Neal, VP&TO
TrInv,ComTrF: Rome Ritter, VP&TO
EmplBen,TrOpers: Ann Peterson, AsstVP&TO

WINONA NATIONAL & SAVINGS BANK
P.O. Box 499 55987
507/454-4320 Tr$75 Mil
Hd,PersTr,Nb: Kenneth Seebold, SrTO
TrInv,EmplBen,TrOpers: Carol Orlowske, AsstTO

MISSISSIPPI

Batesville

BATESVILLE SECURITY BANK
P.O. Box 690 38606
601/563-9311 Tr$25 Mil
Hd,PersTr,CorpTr,TrOpers:
William R. Fleming, VP&TO
CorpTr: Debra Magee
EmplBen: Pat Steele
TrOpers: Linda Bratton

Bay Springs

BAY SPRINGS BANK
P.O. Drawer 468 39422
601/764-2115
Hd: Larry Sims, SrVP
Charlotte Aycok, VP

Belzoni

GUARANTY BANK & TRUST CO.
P.O. Box 657 39038
601/247-1454 Tr$4 Mil
Hd: Hugh R. Varnado, Jr., TO
EmplBen: H. L. Townsend, Pres
EmplBen,TrOpers,Nb,TDP:
Katharine McCauley, AsstTO

Biloxi

THE PEOPLES BANK
P.O. Drawer 529 39533
601/435-8208 Tr$25 Mil
(Branch in Gulfport)
M. O. Lawrence III, VP&TO
Catherine W. Wood, VP&TO
Peggy Byrd, AsstVP/Tr
Albert Breeland, AsstVP/Inv

Brandon

TRUSTMARK NATIONAL BANK
106 Government St. 39042
601/825-3111
Hd: Steve Rachel, AsstVP/PersDir

Brookhaven

STATE BANK & TRUST CO.
P.O. Drawer 319 39601
601/833-4451
Hd: William D. Sones, Pres

TRUSTMARK NATIONAL BANK
148 S. Whitworth Ave., P.O. Drawer 539 39601
601/833-4771
(Branch of Jackson)
Hd: David Martin, TO
Juanita G. Summers, VP&TO

Canton

TRUSTMARK NATIONAL BANK
127 W. Peace St. 39046
601/859-7410
(Branch of Jackson)
Flora J. Rimmer, ChmAdvBd
Zella D. Buntyn, AsstVP&TO

Carthage

THE CARTHAGE BANK
P.O. Drawer 437 39051
601/267-7311
Hd: Larry A. Waggoner, VP,Csh&TO

Clarksdale

UNITED SOUTHERN BANK
211 E. Second St., P.O. Box 1059 38614
601/627-3281 Tr$32 Mil
Hd: James L. Townsend, Jr., SrVP&TO
PersTr,CorpTr,TrOpers:
Annette D. Brand, VP&TO
Michele T. Fondren, AsstTO

Columbia

CITIZENS BANK
814 Main St. 39429
601/736-2601 Tr$15.7 Mil
Hd: T. Michael Kuykendall, LglCoun&TO
EmplBen: Pat Broome, AsstTO
TrOpers: Mary K. Byrd, AsstTO

Columbus

FIRST COLUMBUS NATIONAL BANK
P.O. Box 231 39701
601/328-7932 Tr$25 Mil
Hd,PersTr,EmplBen: James D. Ferguson, SrVP&SrTO

NATIONAL BANK OF COMMERCE OF MISSISSIPPI
P.O. Box 631 39701
601/327-3700 Tr$55 Mil
Hd: Rex D. Poole, SrVP&TO
PersTr,Nb: William F. Gillis, VP&TO
EmplBen: John R. Davis, AsstVP&TO
TrInv: Timothy D. Fyffe, AsstVP&TrInvO
TrOpers: William I. Willis, TO

UNISOUTH BANKING CORPORATION
P.O. Box 431 39703
601/329-7080 Tr$9.5 Mil
Hd: Kathy Read, VP&TO

Corinth

DEPOSIT GUARANTY NATIONAL BANK
One Security Plaza 38834
601/287-3121 Tr$10 Mil
(Branch of Jackson)
Hd: James H. Moore, TO

MISSISSIPPI (Cont'd)

Greenville

DEPOSIT GUARANTY NATIONAL BANK
P.O. Box 818 38701
601/334-7460
(Branch of Jackson)
Hd: Robert R. Clark, VP&TO

SUNBURST BANK
P.O. Box 959 38701
601/378-3902
(Branch of Jackson)
Eleanor Mauldins, TO

TRUSTMARK NATIONAL BANK
P.O. Box 777 38701
601/378-2666
(Branch of Jackson)
Hd: John E. Ashcraft, Jr., VP&TO
PersTr: Rebecca Outzs, AsstTO

Greenwood

BANK OF COMMERCE
310 Howard St. 38930
601/453-4142
Steve Lary, TO

DEPOSIT GUARANTY NATIONAL BANK
820 W. Park Ave. 38930
601/459-2118
(Branch of Jackson)
Hd: F. R. Morgan, III, VP,TO&FM

TRUSTMARK NATIONAL BANK
P.O. Box 945 38930
601/455-1531
(Branch of Jackson)
Hd: Mrs. Rita A. Daves, TO

Grenada

SUNBURST BANK
108 S. Main 38901
601/226-3141
(Branch of Jackson)
Mary J. Turner, AsstVP-Tr
Wanda Madison, TO

Gulfport

GULF NATIONAL BANK
P.O. Drawer 1330 39502
601/435-8208 Tr$28 Mil
(Branch in Biloxi)
Hd,CorpTr,TrInv,EmplBen,Nb:
M. O. Lawrence, VP
PersTr,TrOpers,TDP: Catherine W. Wood, TO

HANCOCK BANK
P.O. Box 4019 39501
601/868-4400 Tr$293 Mil
Hd,PersTr: Margie Johnson, VP&SrTO
ComTrF,EmplBen: Charles Eastland, VP&TO
PersTr: Linda C. Lott, AdmAsst
CorpTr: Mrs. Nancy Morse, VP&TO
Karen B. Thigpen, AdmAsst
TrInv: George Bensabat, VP&TrInvO
Jim Cummings, VP
Perian Kite, AsstIO
ComTrF: Mary Lou Meyerchick, AdmAsst
Est: Milton Weems, VP&TO
Sandra Wedworth, AdmAsst
TrOpers: Happy McDonald, AdmAsst
Nb: Charles Gibbons, BDO

THE PEOPLES BANK
1201 25th Ave. 39501
601/867-2271
(Branch of Biloxi)

Hattiesburg

BANK OF MISSISSIPPI
P.O. Drawer 1231 39401
601/545-5090 Tr$56 Mil
(Branches in Biloxi, Gulfport & Jackson)
Hd,PersTr,TrInv,Nb:
Daniel L. Edwards, SrVP&SrTO
PersTr,TrInv: Ann Carter, TO
CorpTr,TrInv,ComTrF,EmplBen:
B. John Baronich, Jr., VP&TO
TrOpers: Barbara Kelly, AsstVP&TO
TrConslt: A. H. Ritter, Jr.

DEPOSIT GUARANTY NATIONAL BANK
P.O. Box 2059 39401
601/545-4328
(Branch of Jackson)
Hd: H. Cal Callen, RegTO
Mary Humphries, TO

TRUSTMARK NATIONAL BANK
P.O. Box 1071 39401
601/544-8100
(Branch of Jackson)
EmplBen: Joey Hurston, TO
PersTr: Paul Laughlin, TO

Hazlehurst

COPIAH BANK, N.A.
P.O. Box 31 39083
601/894-2831
Hd,PersTr: Mrs. June L. Thorne, SrVP&TO

Holly Springs

FIRST STATE BANK
P.O. Box 580 38635
601/252-4211 Tr/u$1 Mil
Hd: Mary Warren, VP

★Jackson

BANK OF MISSISSIPPI
P.O. Box 1605 39205
601/354-4500 Tr$56 Mil
(Branch of Hattiesburg)
Hd: Daniel L. Edwards, SrVP&SrTO
PersTr: Ann Carter, TO
EmplBen: John Baronich, VP&TO
TrOpers: Barbara Kelly, AsstVP&TO
TrConslt: A. H. Ritter, Jr.

DEPOSIT GUARANTY NATIONAL BANK
One Deposit Guaranty Plaza 39201
601/354-8122
(Branches in Corinth, Greenville, Greenwood,
Hattiesburg, Meridian & Tupelo)
Hd: Lowell F. Stephens, ExecVP
AsstHd,Nb: William G. McDermott, SrVP&TO
IndivTrSvcs: William H. Mounger, Jr., SrVP&TO
PersTr: Thomas L. Thompson, VP&TO
TrInv: Gerald L. White, SrVP&TrInvO
TrOpers: James C. Shaw, AsstTO
InstitCorpTrSvcs: Pete J. Cajoleas, TO
Fds,Ends,Agcy: Paul Long, TO
EmplBen: James M. Purdie, VP&TO
RE: Stephen M. Butler, VP&TO
Jeffery Hall, StaffForester

SUNBURST BANK
P.O. Box 23053 39225
601/969-6175 Tr$221 Mil
(Branches in Greenville & Grenada)
Hd: D. B. Moorhead, SrVP&TO
PersTr,CorpTr: Suzanne Stephens, AsstVP-Tr
TrInv,ComTrF: Grey Duddleston, TrInvO
EmplBen: Paul Rossie, AsstVP-Tr
TrOpers: Melba Searcy: TO-Opers
Nb: Larry Cantrell: VP-Tr

TRUSTMARK NATIONAL BANK
248 E. Capitol St. 39201
601/354-5182
(Branches in Brookhaven, Canton, Greenville,
Greenwood, Hattiesburg, Laurel & Meridian)
Hd: Michael L. Allen, SrVP&SrTO
BrAdm: R. Fulton Thompson, VP&TO
Est,PersTr: Joe Dick, VP&TO
CorpTr: Zenora Williams, VP&TO
TrInv: Chris Grillis, VP
Pat Farnsley, VP
TrOpers: Bob Passaro, VP
EmplBen: William H. Wardlaw, SrVP&TO
Nb: Robert T. Quarles, VP&TO

Kosciusko

MERCHANTS AND FARMERS BANK
P.O. Box 520 39090
601/289-5121 Tr$9.5 Mil
Hd: Robert K. Autry, Jr., VP&TO
Judy Davis, TO

Laurel

TRUSTMARK NATIONAL BANK
P.O. Box 168 39440
601/649-9500
(Branch of Jackson)
Charles Windham, VP&TO

Lexington

HOLMES COUNTY BANK & TRUST CO.
P.O. Box 642 39095
601/834-2311
Hd: Holt Smith, ExecVP&TO

Long Beach

HANCOCK BANK
P.O. Box 335 39560
601/868-4760
Hd: L. Cooper Andrews, VP

Louisville

CITIZENS BANK & TRUST CO.
39339
601/773-6261 Tr$1 Mil
Hd: J. B. Blanset

Mendenhall

PEOPLES BANK
P.O. Box 7 39114
601/847-2210
Hd: S. D. Davis, Chm
EmplBen: S. D. Davis, Jr., Pres

Meridian

THE CITIZENS NATIONAL BANK
P.O. Box 911 39301
601/693-1331 Tr$35 Mil
Hd: Fred O. Poitevent, Jr., VP&TO

DEPOSIT GUARANTY NATIONAL BANK
406 2nd Ave. 39301
601/485-0773
(Branch of Jackson)
Hd: Larry B. Watson, VP&TO
Sherry Turbyfill, AsstTO

Natchez

BRITTON & KOONTZ FIRST NATIONAL BANK
500 Main St., P.O. Box 1407 39120
Cindy M. Gwin, TO

Pascagoula

MERCHANTS & MARINE BANK
P.O. Box 729 39567
601/762-3311
Frances M. Gautier, VP&Csh

85% of the readers of
TRUSTS & ESTATES
are involved in personal trusts.

Philadelphia

CITIZENS BANK OF PHILADELPHIA
P.O. Box 209 39350
601/656-4692
Hd: J. W. Griffith, VP&TO

Ripley

THE PEOPLES BANK
305 Jefferson, East 38663
601/837-8191 Tr$6.8 Mil
Hd: Bobby P. Martin, Chm&Pres
TrOpers: Kyle Smith, AsstTOpO

Sardis

BANK OF SARDIS
201 S. Main St. 38666
601/487-1661 Tr/o$2.5 Mil
Hd,TrInv: C. H. West, Chm
PersTr,CorpTr,ComTrF,TrOpers,Nb,TDP:
Charles M. Gordon, VP&TO

PANOLA COUNTY BANK
P.O. Box 97 38666
601/487-2525
Hd: Bob Scallorn, AsstVP

Tupelo

BANK OF MISSISSIPPI
P.O. Box 789 38801
601/680-2395 Tr$200 Mil
Hd: E. L. Joyner, III, FVP&SrTO
PersTr,Nb: Michael H. Sadler, TO
PersTr,CorpTr: Laura S. Maynard, TO
EmplBen: James Young, TO
Bill Malone, AsstTO
TrInv,ComTrF,TrOpers: Don Barnes, TO

DEPOSIT GUARANTY NATIONAL BANK
P.O. Box 290 38801
601/842-7072
(Branch of Jackson)
James E. Page, VP&TO
Ann Ross, TO

PEOPLES BANK & TRUST CO.
P.O. Box 709 38801
601/680-1211 Tr$90 Mil
Hd: E. Robinson McGraw, SrVP&SrTO
CorpTr: Fred Holcomb
EmplBen,TrOpers: Charles Johnston, AsstVP&TO

Vicksburg

FIRST NATIONAL BANK
P.O. Box 39 39180
601/636-1151
Hd: Joe Schmitt, VP&SrTO

MERCHANTS NATIONAL BANK
P.O. Box 871 39181-0871
601/636-3752 Tr$30-50 Mil
Hd: J. E. Sullender, ExecVP&TO
TrOpers: Tommie H. Warnock

West Point

FIRST NATIONAL BANK
P.O. Box 837 39773
601/494-1411 Tr/o$1 Mil
John R. Early, VP&TO
Mark G. Hazard, III, VP&TO

Include
Your Logo
See Page 232

MISSOURI

Boonville

BOATMEN'S NATIONAL BANK OF BOONVILLE
412 Main St. 65233
816/882-6642 Tr$.7 Mil
Hd: Curtis J. Sprick, VP&TO

Branson

LANDMARK BANK OF BRANSON
P.O. Box 70 65616
417/334-2191 Tr$2.9 Mil
Hd: David S. Eblen, Pres&TO

OZARK MOUNTAIN BANK
P.O. Box 130 65616
417/334-4125 Tr$1 Mil
Hd: Karen K. Hall, VP&TO

Butler

BOATMEN'S BANK OF BUTLER
P.O. Box 112 64730
816/679-4114 Tr/o$1 Mil
Hd: Carol Ann Winburn, VP

Cape Girardeau

BOATMEN'S BANK
P.O. Box 220 63701
314/334-7111 Tr$11 Mil
Hd: Terry Tuschhoff

BOATMEN'S BANK
P.O. Box 70 63701
314/334-4811 Tr$1.5 Mil
(Branch of Cape Girardeau)
Maurice R. Sandfort, Pres&CEO
Hd: Mary Jo Westrich, TO

Carrollton

CARROLL COUNTY TRUST CO.
P.O. Box 187 64633
816/542-2050 Tr/o$2 Mil
Hd: Keith Long, VP

Carthage

BOATMEN'S BANK OF CARTHAGE
231 S. Main St. 64836
417/358-9011 Tr$45.9 Mil
Hd: Mark Mayo, VP&TO

UNITED MISSOURI BANK OF CARTHAGE
300 Grant St. 64836
417/358-2135 Tr$15 Mil
(Services Provided by The United Missouri Bank of Kansas City, N.A.)
John O. Phelps, TO
Mrs. Jo Ann W. Farris, AdmAsst

Caruthersville

FIRST STATE BANK AND TRUST COMPANY
100 W. Third St., P.O. Box 18 63830
314/333-1700 Tr/u$4 Mil
Hd: Robert E. Morgan, ExecVP&TO
TrInv: Duane S. Michie, Pres&AsstTO

Centralia

AMERICAN BANK OF BOONE COUNTY
100 S. Rollins St., P.O. Box 28 65240
314/682-2143
Hd: Roy E. Hulen, ExecVP
Sue Ward, Asst

Chillicothe

THE CITIZENS BANK & TRUST CO.
700 Jackson St. 64601
816/646-5500 Tr$40 Mil
Hd: William E. Welch, ChmBd&TO
Ed Douglas, Pres&TO

Clayton

COMMERCE BANK OF ST. LOUIS, N.A.
8000 Forsyth Blvd., P.O. Box 11356 63105
314/726-2255 Tr$675 Mil
Hd: Peter F. Mackie, ExecVP&SrTO
Thomas K. Edelmann, VP&TrCoun
PersTr: J. Michael Deege, ExecVP
CorpTr,EmplBen: H. Esserman, Jr., SrVP&TO
TrInv: Ronald C. Gerdel, SrVP&TO
ComTrF: Paul H. Garrison, AsstVP&TO
TrOpers,TDP: Laurie A. Hayek, AsstVP&TOpO
Nb,PersTr: Sonja L. Nelson, VP/Mgr
EmplBen,Nb: Marvin A. Mueller, VP

THE GUARANTY TRUST CO. OF MISSOURI
7701 Forsyth Blvd. 63105
314/725-9055 Tr$258 Mil
Hd: James A. Finch, III, Pres
William R. Diepenbrock, SrVP&COO
PersTr: Joe R. Morris, VP
TrInv: D. Eckles, AsstVP
EmplBen: Ellen Daniels, TO
TrOpers: J. Burch, VP
Nb: Jack Dempsey, TO

LANDMARK TRUST COMPANY
10 S. Brentwood 63105
314/889-1690
(Branch of Fairview Heights, IL)
Hd: Robert L. Finder, Jr., Pres
EmplBen: Thomas J. Neuner, VP
TrInv: Allen A. Roche, VP
TrAdm: Patricia E. Fitzgerald, VP

Columbia

BOATMEN'S BANK OF COLUMBIA
800 Cherry St. 65201
314/876-6000 Tr$14 Mil
Hd: B. W. "Perk" Hoecker, CEO&ExecTO
PersTr,TrInv,EmplBen,TrOpers,Nb:
Larry McCoig, ExecVP&TO

BOONE COUNTY NATIONAL BANK
P.O. Box 678 65205
314/874-8490 Tr$160 Mil
Hd: Robert L. Roper, Jr., ExecVP&TO
PersTr,Prob: Jennifer Gray, TO
PersTr,TrInv,CorpTr: A. Ben Galloway, VP&TO
PersTr,EmplBen: Don Smith, VP&TO

FIRST NATIONAL BANK & TRUST CO.
P.O. Box 1867 65205
314/449-3911 Tr$25 Mil
Nedra Moreau, AsstVP&TO

Creve Coeur

FIRST BANK & TRUST CO.
11901 Olive Blvd. 63141
314/567-3600 Tr$50 Mil
Hd,TrInv,EmplBen,Nb,PersTr,ComTrF:
Donald J. Fitzgerald, VP&SrTO
PersTr,EmplBen,TrOpers,TDP:
Mary Grabenhorst, AsstTO

Fayette

COMMERCIAL TRUST CO.
65248
816/248-2222 Tr/u$1 Mil
Hd: L. W. Jacobs, Jr., Pres&TO

Fulton

THE CALLAWAY BANK
P.O. Box 42 65251
314/642-3322 Tr$5 Mil
Hd: John C. Harris, Chm&TO

MISSOURI (Cont'd)

Glasgow

TRI-COUNTY TRUST COMPANY
P.O. Box 217 65254
816/338-2234
Hd: Virgil L. Renne, ExecVP

Hannibal

FARMERS & MERCHANTS BANK
P.O. Box 938 63401
314/221-6424
Hd: Pammy Brown, TO

HANNIBAL NATIONAL BANK
100 N. Main St., P.O. Box 1107 63401
314/221-0050 Tr$12.4 Mil
Hd: Arnie Willms, ExecVP&TO

Harrisonville

ALLEN BANK AND TRUST COMPANY
P.O. Box 447 64701
816/884-3214 Tr/u$1 Mil
Hd,PersTr: Dayle P. Lindsey, Pres
Jordan D. Lindsey, ExecVP

Independence

STANDARD STATE BANK & TRUST
10801 E. 23rd St. 64052
816/836-0525 Tr$10 Mil
Hd,PersTr,CorpTr,EmplBen,Nb:
Kevin R. Ingram, VP&TO
TrInv: Gary Haertlein, TrInvO
TrOpers: Donna J. Harris, TOpAsst

Jackson

JACKSON EXCHANGE BANK & TRUST CO.
101 Court St., P.O. Box 250 63755
314/243-3557 Tr$10 Mil
Hd: Donald R. Chilton, CEO
Karen A. Grebing, VP&TO

★Jefferson City

CENTRAL BANK
P.O. Box 779 65101
314/634-1224 Tr$120 Mil
(Branch in Empire Bank, Springfield)
Hd,PersTr,CorpTr,TrInv,TrOpers,EmplBen,Nb:
Karen L. Pletz, SrVP&TO
TrOpers,EmplBen,Nb: Michael W. Prenger, VP&TO
PersTr,CorpTr,TrInv: Robert J. Swift, VP&TO
Alonzo Thomas, TO
Matt Tolksdorf, VP&TrInvO

EXCHANGE NATIONAL BANK
132 E. High St. 65101
314/636-2151
Hd: Charles G. Dudenhoeffer Jr., VP&TO
TrOpers: Robert Crede, AsstTO

Joplin

FIRST NATIONAL MERCANTILE BANK & TRUST CO.
4th & Main Sts. 64801
417/624-1234 Tr$240 Mil
Hd: Duane D. Lawellin, ChmBd&ExecTO
PersTr,Prob: Richard Spong, SrVP&TO
PersTr,RE,EmplBen,CorpTr: Douglas Hauser, VP&TO
TrInv: Tom Atteberry, TrInvO
CorpTr: Lee W. Johnson, TO
PersTr,TxAdmin: Cecil H. Hull
TrOpers: Twila Dickerson, TO
Nb: Jeff Schilling, TBDO

FIRST STATE BANK
P.O. Box 1373 64802
417/623-8860 Tr/u$1 Mil
Hd,PersTr,CorpTr: Steven Buerge, Pres&TO

Kansas City

AMERICAN BANK
One W. Armour Blvd. 64111
816/931-1700
Thad Carver, SrVP&TO
Jerry Harrison, VP
LaVerna Norton, AsstVP

BLUE RIDGE BANK & TRUST CO.
4240 Blue Ridge Blvd. 64133
816/358-5000 Tr$70 Mil
Hd: James A. Morris, ExecVP&TO

BOATMEN'S FIRST NATIONAL BANK OF KANSAS CITY
P.O. Box 419038 64183
816/221-2800 Tr$6.4 Bil
Hd: John A. Ovel, ExecVP
Richard L. Moore, SrVP
PersTr: Leland R. Casady, SrVP
CorpTr,EmplBen: James K. Shineman, SrVP
TrInv: Dwayne K. White, SrVP
TrOpers: Darrell E. Werner, SrVP
Prob: Clark C. Bradshaw, SrVP
RE: W. Dudley Alexander, SrVP
Nb: James L. Cole, SrVP

COMMERCE BANK OF KANSAS CITY,N.A.
P.O. Box 248 64141
816/234-2551 Tr$1.1 Bil
Hd: John R. Owen, ExecVP
George T. Reichman, SrVP
CorpTr: Stephen I. Swett, SrVP
Bill Ekey, VP
TrInv: George H. Wood, SrVP
TrOpers: Marc J. Andreoli, VP
Tx: Dan Lang, SrTO
EmplBen: Mike Marlow, VP
Nb: William E. Lupton, VP
RE: Ronald E. Snyder, VP
PersTr: Thomas A. Wallingford, VP
TrPtfol: Thomas Weiford, VP

MARK TWAIN KANSAS CITY BANK
4901 Main St., P.O. Box 41945 64112
816/756-1300 Tr$45 Mil
Hd,PersTr,TrInv,Nb: Terry R. Post, Pres
CorpTr,ComTrF,EmplBen: Jonathan L. Anderson, AsstVP
TrOpers,TDP: Loretta Greene

MERCANTILE BANK OF KANSAS CITY
1101 Walnut St. 64106
816/842-2000 Tr$270 Mil
Hd: James T. Crawford, II, SrVP
CorpTr: N. J. Starkey, SrVP
PersTr: Patricia K. Briggs, VP
TrInvMgr: James H. Slocomb, VP
TrInv,ComTrF: Joseph W. Kresse, TrInvO
TrOpers: Mark C. Corcoran, TO
EmplBen: Anna L. Lawless, TO
Nb: Donald B. Ketchum, TO

THE MERCHANTS BANK
1125 Grand Ave. 64106
816/556-8000 Tr$600 Mil
Hd: Stephen W. Crider, ExecVP&ExecTO
PersTr: Jean W. Mallon, FVP
CorpTr: Tim Hattey, VP&CTO
CorpTrOpers: Kathy Diehl, SecTranMgr
TrInv: W. Patrick Sterner, ExecVP
Prob: Tim Mesecher, ProbTO
EmplBen: Mark A. Reuter, VP
TrOpers: Lawrence J. Cipolla, SrVP&TOpO
TrSecurMgr: Christie Morris
TrAcctMgr: Dee Ann Eagan

UNITED MISSOURI BANK OF KANSAS CITY,NatAssn
P.O. Box 419226 64141-9946
816/556-7713 Tr$4.492 Bil
(Branch in New York, NY)
Hd: Edward J. McShane, Jr., ExecVP&SrTO
PersTr: David L. Roberts, ExecVP
TrInv: Stuart L. Murdock, ExecVP
CorpTr,TrOpers: E. Frank Ware, ExecVP
ComTrF: Dorothy Boehr, SrVP
EmplBen: Robert E. Reiter, ExecVP
Nb: Craig W. Huntley, VP
TDP: David Swan, SrVP

Kennett

BOATMEN'S BANK OF KENNETT
P.O. Box 311 63857
314/888-4571 Tr/o$1 Mil
Hd: Larry Swindall, ExecVP

KENNETT NATIONAL BANK
P.O. Box 589 63857
314/888-9055 Tr/u$1 Mil
Hd: Donald C. Jones, ExecVP
EmplBen,TDP: Reggie Cunningham

Lee's Summit

BANK OF LEE'S SUMMIT
210 S. Main St. 64063
816/524-1800 Tr$12 Mil
Hd: Aaron L. Love, TO
Janet H. Mahl, TO

BOATMEN'S BANK OF LEE'S SUMMIT
1801 N. W. Chipman Rd. 64081
816/525-0000 Tr$30 Mil
Hd,TrInv: Herbert G. Jett, Pres&TO
PersTr,Prob: Joyce A. Windes, TO

Lexington

BOATMEN'S BANK OF LEXINGTON
P.O. Box 428 64067
816/259-4661
Hd: Ron Hawley, Pres

Marshall

BOATMEN'S BANK OF MARSHALL
102 E. Arrow St. 65340
816/886-9656 Tr$3 Mil
Hd: E. Joseph Bode, Pres,CEO&TO
Sheryl E. Lawless, AsstTO
Lloyd E. Shepard, AsstTO

WOOD & HUSTON BANK
27 E. North St., P.O. Box 40 65340-0040
816/886-6825 Tr$6.7 Mil
Hd: John P. Huston, VChm&TO

Moberly

CITY BANK & TRUST CO.
P.O. Box 160 65270
816/263-1234 Tr$5 Mil
Hd: Marsha McCann, TO

Neosho

BANK OF NEOSHO
P.O. Box 400 64850
417/451-1040 Tr$13 Mil
Hd: Rudolph Farber, Chm&TO
PersTr,CorpTr: Jack Brown, VP&TO

BOATMEN'S NATIONAL BANK OF NEOSHO
201 E. Main St. 64850
417/451-2211
Jerold D. Cox, TO
Judy Day, AsstTO

Nevada

CITIZENS STATE BANK
P.O. Box 467 64772
417/667-3347 Tr$10 Mil
Hd: LaVerne Bobbett, TO

FIRST NATIONAL BANK
P.O. Box 388 64772
417/667-3057 Tr/u$1 Mil
Hd: David Swearingen, ExecVP&TO

Osceola

ST. CLAIR COUNTY STATE BANK
P.O. Box 349 64776
417/646-8128
Hd: Kirk Sibley, ExecVP

Plattsburg

AMERICAN BANK OF PLATTSBURG/EDGERTON
P.O. Box E 64477
816/539-2131 Tr/a$1 Mil
Alan L. Hall, Pres&TO

Poplar Bluff

MERCANTILE BANK OF POPLAR BLUFF
P.O. Box 700 63901
314/785-4671 Tr$7.0 Mil
James C. Moser, Pres
Hd: William B. Gresham, III
Debbie Adams, AdmAsst

Richmond

AMERICAN BANK
P.O. Box 160 64085
816/776-5444 Tr/u$1 Mil
Hd: W. E. Smith, ExecVP&Pres
PersTr,CorpTr,TrInv,ComTrF: Jack Miller, SrVP

Rock Port

CITIZENS BANK & TRUST
101 N. Main St. 64482
Hd: Jerry Moore, Pres

St. Joseph

AMERICAN NATIONAL BANK
5th & Francis Sts. 64502
816/233-2000 Tr$231 Mil
Hd: James R. Bocell, VChmBd
Nb: Bob Thedinger, SrVP&TO
PersTr: William P. Mytton, VP&TO
TrInv: Sharon Evers, SrVP&TO
EmplBen: Ronald L. Goforth, VP&TO
TrOpers: Shane McDonald, VP&TO
Neil Faucett, AsstVP&FM

COMMERCE BANK OF ST. JOSEPH, N.A.
Felix & 4th Sts. 64501
816/364-3131 Tr$120 Mil
Hd,Nb: E. Pat Speiser, ExecVP&SrTO
PersTr: Julie Cole, VP&TO
TrInv: Rick Guttman, VP&TO
EstAdm: Nancy Barnett, TO
TrOpers: Julie Mires
EmplBen: Carolyn Shanks, TO

St. Louis

AMERICAN BANK OF ST. LOUIS
1731 Broadway 63104
314/421-3200
Hd: David Koppelmann

AMERICORP SECURITIES SERVICES, INC.
One Mercantile Center
7th and Washington Sts., Ste. 2120 63101
314/241-4002
(Affiliate of Ameritrust Company, Cleveland, OH)
Hd: William T. Renz, Pres
Donald Sprenger, VP
Paul Boulch, VP/Mgr

BOATMEN'S NATIONAL BANK
P.O. Box 7365 63177
314/425-7700 Tr$7.9 Bil
Hd: Reuben M. Morriss, III, ExecVP&SrTO
PersTr: Daniel E. Singer, SrVP
CorpTr: Russell W. Lipe, VP
ComTrF: Tom S. Eakin, Jr., SrVP
TrInv: Russell W. Murphy, SrVP
EmplBen: James R. Clement, VP
TrOpers: Larry L. Janson, SrVP
Nb: William W. James, SrVP
Forsyth Branch:
7800 Forsyth Blvd. 63105
314/889-7200

The Directory of Trust Institutions is included in a T&E subscription!

BOATMEN'S TRUST COMPANY
510 Locust St. 63101
314/231-9300 Tr$22.3 Bil
Hd: John Peters MacCarthy, CEO
Reuben M. Morriss, II, Pres
PersTr: Martin E. Galt, III, ExecVP
TrInv(Eqty): James B. McGuire, SrVP
TrInv(FI): Robert J. Franklin, SrVP
TrOpers: Larry L. Janson, SrVP
EmplBen: Rollin C. Woltjen, ExecVP
Nb: Richard W. Hibbs, SrVP
CorpTr: Robert McK. Jones, SrVP
TDP: Darrell E. Werner, SrVP

BREMEN BANK & TRUST CO.
P.O. Box 5470 63147
314/231-6015 Tr$22 Mil
Sylvia M. Franklin, TO

LINDELL TRUST CO.
P.O. Box 211 63166-0211
314/645-7700 Tr$10 Mil
Melvin Leon Hall, Chm

MERCANTILE BANK, NatAssn
Main P.O. Drawer 387 63166
314/425-2600 Tr$8.2 Bil
Hd: Walter F. Gray, ExecVP
PersTr: Thomas J. Doherty, SrVP
Mktg&IndSvcs: Ronald A. Stahl, SrVP
InstitSvcs: Gary F. Grammer, VP
InvSubsd: John H. Blixen, II, Pres
CorpTr: Margaret E. Allan, VP
TrOpers: Richard Brown, VP
Morriss L. Bond
TDP: George L. Dixon, SrVP

PIONEER BANK AND TRUST COMPANY
2211 S. Big Bend Blvd. 63117
314/644-6600 Tr$18 Mil
Hd: Kevin J. Hennessey, SrVP&TO
TrInv: Neal Alster

SOUTH SIDE NATIONAL BANK IN ST. LOUIS
3606 Gravois Ave. 63116
314/776-7000 Tr$80 Mil
Hd: Cort L. Bick, SrVP&TO
PersTr: Wayne E. Page, TO
CorpTr: Gina Snow
TrProb: D. Sue Doering, AsstTO
EmplBen: James A. DeGuire, CPC
TrOpers: Nancy J. Weart, AsstVP
Nb: Steven L. Ray, AsstVP

St. Louis County

COMMERCE BANK OF ST. LOUIS, N.A.
8000 Forsyth Blvd., P.O. Box 11356 63105
314/726-2255 Tr$700 Mil
Hd: J. Michael Deege, ExecVP&SrTO
Thomas K. Edelmann, VP&TrCoun
PersTr: Michael C. Erb, SrVP&TO
RE: Daniel L. Field, AsstVP&TO
CorpTr,EmplBen: H. Esserman, Jr., SrVP&TO
TrInv: Ronald C. Gerdel, SrVP&TO
ComTrF: Paul H. Garrison, AsstVP&TO
TrOpers,TDP: Laurie A. Hayek, AsstVP&TOpO
Nb: Brian D. Fitzpatrick, SrVP&TO

GUARANTY TRUST COMPANY OF MISSOURI
7701 Forsyth, Ste. 1200 63105
314/725-9055 Tr$258 Mil
Hd: Jas. A. Finch, III, Pres&CEO
William R. Diepenbrock, ExecVP&COO
PersTr: Joe R. Morris, VP
TrInv: D. N. Eckles, AsstVP
EmplBen: Ellen Daniels, TO
TrOpers: Janet M. Burch, VP
Nb: Jack Dempsey, TO

MARK TWAIN NATIONAL BANK
Trust Division
8820 Ladue Rd. 63124
314/889-0715 Tr/o$500 Mil
Hd: Stanley D. Miller, Pres
Robert W. Wolters, Chm
Nb: James W. McLaughlin, SrVP
PersTr: Donna Botkin, VP
EmplBenInv: John V. Davis, SrVP
TrOpers: Kathy A. Quann, VP
TrMktg: Michael Weisbrod, VP
PersTrInv: Larry Kaesiner
CorpTr: Victor Zarrilli, VP
TrInv: Carl Enloe, SrVP

Sedalia

SEDALIA MERCANTILE BANK & TRUST CO.
P.O. Box 1147 65301
816/827-3311 Tr$1 Mil
Hd: George A. Indestad, Pres

Sikeston

BANK OF SIKESTON
104 E. Center St. 63801
314/471-1200 Tr$1 Mil
Hd,PersTr,TrOpers: Mona L. McReynolds, TO
CorpTr,TrInv,ComTrF,EmplBen,Nb,TDP:
Richard Adams, AsstTO

Springfield

THE BOATMEN'S NATIONAL BANK OF SPRINGFIELD
P.O. Box 1157 65801-1157
417/836-6200 Tr$400 Mil
Hd: Gordon S. Summers, SrVP&SrTO
PersTr: Patrick Fish, TO
EmplBen: John K. Adair, TO
TrInv: William R. Hardie, VP
TrOpers: Reta Garnier, TO
Nb: William D. Raine, TO

COMMERCE BANK OF SPRINGFIELD, N.A.
1736 E. Sunshine, #100 65804
417/886-7095 Tr$80 Mil
Hd,EmplBen: Patrick R. Smith, SrVP
J. Sam Williams, III, ExecVP
PersTr: W. Rodger Gadd, TO
TrInvO: Terry Henry, TO
Prob,TrOpers: Jill Reynolds, AsstTO

EMPIRE BANK
P.O. Box 3397 GS 65808
417/881-3100
(Branch of Central Bank, Jefferson City)
Hd: Bill Reser, SrVP-Mktg

GREAT SOUTHERN & LOAN BANKING
1451 E. Battlefield 65804
417/887-4400
Hd: Connie Montgomery, TO
William V. Turner, Pres&TO
Don M. Gibson, ExecVP&TO
M. Brent Hendrix, Legal&TO

MERCANTILE BANK OF SPRINGFIELD
417 St. Louis 65805
417/868-4545 Tr$125 Mil
Hd,PersTr,CorpTr,Nb:
Chas. A. Fuller Jr., SrVP&SrTO
PersTr: Richard L. Brodbeck, 1stVP&TO
James B. Johnson, TO
TrInv,EmplBen: Ken Homan, AsstTO
TrOpers: Dianne Stapleton, VP&TO
TrTx,EmplBen: David Greenwood, TO

Trenton

TRENTON TRUST CO.
816 Main St. 64683
816/359-2232 Tr$4 Mil
Hd,PersTr,CorpTr,TrInv:
George Constant, SrVP&TO
Lois Hann, VP&TO
TrOpers: Phyllis Robinson, AsstTO

Warrensburg

CITIZENS JACKSON COUNTY BANK
615 N. Maguire 64093
816/747-7141

Washington

FRANKLIN COUNTY MERCANTILE BANK
P.O. Box 337 63090
314/239-7741 Tr$3.2 Mil
Hd: Mary K. Sprick, TO

MONTANA

Billings

FIRST INTERSTATE BANK OF BILLINGS, N.A.
First Interstate Center, 401 N. 31st St.
P.O. Box 30918 59116
406/255-5230 Tr$175 Mil
Hd,Nb: David L. Haft, VP&TO
PersTr: Brent L. Lindsey, AsstVP&TO
Prob,PersTr: Steven J. Depner, TO
TrInv: Richard Crowder, AsstVP
Penny Shimp, IO
EmplBen: Alan H. Staszcuk, AsstVP&TO
TrOpers: Janet A. Isfeld, TOpO

FIRST TRUST COMPANY OF MONTANA
(First Bank System, Inc.)
P.O. Box 30678 59115
406/657-8124 Tr$360 Mil
(Trust Division Offices in Bozeman, Great Falls,. Helena & Missoula)
David L. Servies, Pres&CEO
Helen M. Hancock, VP&Sec
Fred Springsteen, VP&TO
Sherrie Pantle, SrTOpO
Marilyn F. Byrd, CTO
Deborah Kuykendall, CTO
Thomas McCleary, TO&Treas
TrInv: Michael Penfield, IO
EmplBen: Joanne Kennedy, EBO

NORWEST CAPITAL MANAGEMENT & TRUST CO., MONTANA
Corporate Office
Norwest Bank Bldg., P.O. Box 30058 59117
406/248-7344 Tr$563 Mil
(Branches in Great Falls & Helena)
R. M. Nelson, CEO&Pres
M. A. Mathews, Jr., ExecVP
Billings Office:
Mgr: Howard Vralsted, VP
Richard F. Rigler, AsstVP
Alan R. Fangsrud, TO
Gerri M. Rowe, AsstTO
John H. Skogmo, AsstVP

Bozeman

FIRST SECURITY BANK OF BOZEMAN
P.O. Box 910 59771-0910
406/587-0641 Tr$1.7 Mil
Hd: Philip R. Sandquist, Pres
PersTr,CorpTr: Ronald R. Farmer, AsstTO

FIRST TRUST COMPANY OF MONTANA
(First Bank Systems, Inc.)
P.O. Box 730 59715
406/587-5451
(Branch of Billings)
Hd: Charles A. Wendtland, VP&TrCoun

Great Falls

FIRST INTERSTATE BANK OF GREAT FALLS
425 First Ave. N., P.O. Box 5010 59403
406/761-1750 Tr$17 Mil
Hd: Karen B. Hudson, AsstVP&TO

FIRST TRUST COMPANY OF MONTANA
(First Bank System, Inc.)
300 Central, P.O. Box 5000 59403
406/761-2650
(Branch of Billings)
Hd: N. Patrick Butler, VP
Bonnie Heikens, TO

NORWEST CAPITAL MANAGEMENT & TRUST CO., MONTANA
21 Third St. N., P.O. Box 5011 59403
406/761-0200
(Branch of Billings)
Mgr: Thomas H. Ellis, VP
Jeffrey M. Mahon, AsstVP
Robert K. Doerk, Jr., TO

TRUST CORPORATION OF MONTANA
P.O. Box 2308 59403
406/791-7320 Tr$167.5 Mil
Hd: Robert B. Bragg, Pres
PersTr,TrOpers: Jo Ann Hopp, TO
CorpTr: Larry LeMaster, VP&TO
EmplBen: Cyndi Birkholz, TO
Nb: Donald L. Knutson, VP&TO

★Helena

FIRST TRUST COMPANY OF MONTANA
(First Bank System, Inc.)
P.O. Box 1678 59624
406/443-6161
(Branch of Billings)
Hd: Don Short, VP&Mgr
Becky Powell, TO

NORWEST CAPITAL MANAGEMENT & TRUST CO., MONTANA
350 N. Last Chance Gulch 59601
406/447-2050
(Branch of Billings)
Mgr: M. A. Mathews, Jr., ExecVP
David L. Roberts, VP
Gregory A. Hughes, AsstVP
Elizabeth Faye Logan, AsstTO
Gary J. Dunn, AsstVP
Joan Morello, TO
Gregory E. Olsen, TO
Joseph B. Robinson, TO

Miles City

FIRST SECURITY BANK & TRUST OF MILES CITY
700 Main St., P.O. Box 250 59301
406/232-3620
Hd: Robert C. Lucas, Pres&TO

Missoula

FIRST INTERSTATE BANK OF MISSOULA, N.A.
P.O. Drawer B 59806
406/721-4200 Tr$50 Mil
Hd: Susan K. O'Neil, VP&TO

FIRST TRUST COMPANY OF MONTANA
(First Bank System, Inc.)
P.O. Box 7969 59807
406/728-0670
(Branch of Billings)
Hd: Steven Polhemus, VP&Mgr

Shelby

TOOLE COUNTY STATE BANK
P.O. Box M 59474
406/434-5528 Tr/u$1 Mil
Hd: Clayton J. Jacobs, Csh&OpO

NEBRASKA

Alliance

THE ABBOTT BANK
P.O. Drawer A 69301
308/762-4400 Tr$20.9 Mil
Hd: R. S. Uhrig, SrTO
PersTr,CorpTr,TrInv: W. A. Sieler, TO
EmplBen,Nb: S. A. Krause, AsstTO
TDP: S. Franklin

ALLLIANCE NATIONAL BANK & TRUST CO.
124 W. Third St., P.O. Drawer E 69301
308/762-2300
John S. McGhehey
Eva Knight, AsstTO

Aurora

THE FARMERS STATE BANK & TRUST CO.
1234 L St. 68818
402/694-2111 Tr$3 Mil
Hd: Tom Darbro, SrVP&TO

FIRST NATIONAL BANK & TRUST COMPANY IN AURORA
P.O. Box 329 68818
402/694-3136 Tr$10 Mil
Hd,PersTr,Nb: James E. Koepke, Pres
EmplBen,TDP,TrOpers: David Laterla, AsstTO
Robert Robak, AsstCsh
Audrey Vaught, TOpO

Beatrice

FIRST NATIONAL BANK & TRUST CO.
120 N. 6th St., P.O. Box 338 68310
402/223-4041 Tr$4 Mil
Hd: Harold R. Deitemeyer, Pres&TO
John B. Dando, ExecVP&TO
Don Johnsen, VP&TO
Sherry A. Payne, Csh&TO

Bellevue

BANK OF BELLEVUE
100 American Plaza 68005
402/291-1400 Tr$13.4 Mil
TrInv: Gary Haertlein
TrOpers,TDP: Anna Morelock

TRI-COUNTY BANK & TRUST
1001 Fort Crook Rd. 68005
402/733-3000 Tr$2.6 Mil
Hd: Tom Collwell
PersTr,EmplBen,TDP: John Stark
TrInv: Gary Haertlein
TrOpers: Anna Morelock

Broken Bow

NEBRASKA STATE BANK & TRUST CO.
P.O. Box 688 68822
308/872-2466 Tr/o$1 Mil
Jo Woodward, Csh

Columbus

COLUMBUS BANK AND TRUST CO.
2501 13th St., P.O. Box 98 68601
402/564-1234
Hd: Robert C. Labenz, Pres&TO
Christine M. Schumacher, AsstTO

FIRST NATIONAL BANK & TRUST CO.
P.O. Box 730 68601
402/564-1481 Tr$42 Mil
Hd: David L. Duren, VP&SrTO
John Scott, TO
Elizabeth Haskins, TO

Cozad

COZAD STATE BANK & TRUST CO.
P.O. Box 2000 69130
308/784-2000 Tr$4.5 Mil
Hd: Blaine Spanjer, TO

FIRST BANK & TRUST CO.
P.O. Drawer B 69130
308/784-2515 Tr/u$1 Mil
Hd: Edward J. Boos, CEO

77% of the readers of
TRUSTS & ESTATES
refer trust and estate business to banks.

Elkhorn

BANK OF ELKHORN
P.O. Box 469 68022
402/289-2551 Tr$2.2 Mil
Hd: D. Sonja Pohl, TO

Falls City

RICHARDSON COUNTY BANK & TRUST CO.
P.O. Box 248 68355
402/245-2486 Tr$3.4 Mil
Hd,TrInv,Nb: John H. Morehead, Pres
PersTr,TrOpers: K. Voegele, VP

Fremont

FIRSTIER BANK/FREMONT
P.O. Box 229 68025
402/727-1100
(Branch of Omaha)
Hd: Jeffrey S. Flores, AsstVP
TrOpers: Beth Meyer

FREMONT NATIONAL BANK & TRUST
152 E. 6th St. 68025
402/721-1050 Tr$116 Mil
Hd: Joseph E. Twidwell, SrVP&TO
PersTr,Est: Thomas G. Kelly, VP&TO
TrOpers,TDP: Jolene Kasper, AsstTO

Gothenburg

THE GOTHENBURG STATE BANK & TRUST CO.
900 Lake Ave., P.O. Box 81 69138
308/537-7181 Tr$4.6 Mil
Hd: Matthew H. Williams, CEO
PersTr,TrOpers: Duane Oliver, VP

Grand Island

FIRSTIER BANK GRAND ISLAND
P.O. Box 2006 68802
308/382-3100 Tr$20 Mil
(Branch of Omaha)
Hd: Richard K. Rabe, AsstVP

FIVE POINTS BANK
2015 N. Broadwell Ave. 68801
308/384-5350 Tr$9.7 Mil
Hd: William W. Marshall, III

NORWEST BANK, GRAND ISLAND
202 W. Third St. 68801
308/382-7222
(Branch of Omaha)
W. T. (Chip) Essex, VP&Mgr
Ronald L. Adams, VP&Adm
Robert Dwyer, VP&FM
EmplBen: Greg Anderson, TO

OVERLAND NATIONAL BANK
P.O. Box 1688 68802
308/382-4800 Tr$30 Mil
Hd: Mary Kay Tuma, VP&TO
TrOpers: Nancy Kincanon, AdmAsst

Hastings

NORWEST BANK HASTINGS
747 N. Burlington 68901
402/463-3817
(Branch of Omaha)
W. T. (Chip) Essex, VP&Mgr
Marsha Pond, AsstTO

Hemingford

BANK OF HEMINGFORD
P.O. Box 157 69348
308/487-3314

Humboldt

HOME STATE BANK & TRUST CO.
P.O. Box 127 68376
402/862-2311 Tr$3 Mil
Co-Admin: Melba J. Cook, VP,Csh&TO
Charlene E. Schuetz, VP&TO

Imperial

ADAMS BANK & TRUST
545 Broadway 69033
308/882-4286 Tr$1.5 Mil
Hd: Douglas King, Pres&TO

Kearney

FIRST NATIONAL BANK & TRUST CO. OF KEARNEY
P.O. Box 578 68848
308/234-1818 Tr$22 Mil
DivHd: Alan M. Oldfather, ChmBd&TO
Leo L. Henricksen, SrVP&TO
Laurence L. Jepson, Pres&TO
DeptHd: Sharon K. Stelling
TrClk: Connie Frazier

GUARANTY TRUST CO.
2222 First Ave. 68847
308/234-2424 Tr/u$1 Mil
Hd: Wayne R. McKinney, ChmBd&TO
Mrs. Jackie Purdy, TrAdmO

PLATTE VALLEY STATE BANK & TRUST CO.
P.O. Box 430 68847
308/234-2424 Tr$15 Mil
Hd: Wayne R. McKinney, TO&ChmBd
TrOpers: Jackie Purdy, TrAdmO

Lexington

LEXINGTON STATE BANK
7th & Lincoln Sts. 68850
308/324-5691 Tr$9.9 Mil
Hd: Jon Thornburg, VP&TO
TrOpers: Betty Nelson, AsstTO

★Lincoln

FIRSTIER BANK, NATIONAL ASSOCIATION, LINCOLN, NE
13th & M Sts. 68501-1008
402/471-1346 Tr$600 Mil
Hd: Harold J. Dawson, Jr., SrVP&Mgr
PersTr: Robert Chancellor, VP&Mgr
CorpTr: Lavon McBride, AsstVP&Mgr
TrInv: William S. Eastwood, VP&Mgr
EmplBen: Norman Wilson, VP&Mgr
TrOpers: Judeen Carstens, AsstVP&Mgr
Prob: Richard Emery, VP&Mgr
Farm: Charles Marquardt, VP&Mgr
Nb: Jerry B. Weber, VP&Mgr
Tax: Jody Colins, AsstVP&TxMgr
EmplBenMktg: C. John Guenzel, VP&Mgr

NATIONAL BANK OF COMMERCE TRUST & SAVINGS ASSN.
NBC Center 68501
402/434-4411 $599 Mil
Hd: Vincent T. Goeres, SrVP&TO
PersTr: David E. Asche, VP&TO
CorpTr: Jan Hindman, TO
EmplBen: Michael D. Donnelly, VP&TO
TrOpers: Ann Hovis, VP&TOpO
Nb: Vicki Ladegard, TrMktgO
FM: Keith W. Carlson, VP

UNION BANK & TRUST CO.
3643 S. 48th St. 68506
402/488-0941 Tr$82 Mil
Hd,PersTr,CorpTr,Nb: R. David Wilcox, SrVP&TO
TrInv,ComTrF: Michael Dunlap, AsstVP&TO
EmplBen: Ken Backemeyer, SrVP&TO
TrOpers: James Winner, TO

McCook

FIRST NATIONAL BANK
P.O. Box 1388 69001-1388
308/345-1575 Tr/u$1 Mil
Hd: Jerry C. Meyerle, TO

McCOOK NATIONAL BANK
P.O. Box 1208 69001-1208
308/345-4240 Tr$1 Mil
Hd: P. Mark Graff, SrVP
PersTr: Angus Garey
Peter M. Graff
TrOpers: Lisa Einspahr

Minden

MINDEN EXCHANGE BANK & TRUST CO.
P.O. Box 179 68959
308/832-1600 Tr$16 Mil
Hd,TrInv: A. C. Hove, Jr., ChmBd&TO
TrInv: Ray Van Norman, Pres&TO
PersTr,CorpTr: Clara R. Benson, AsstTO
TrOpers: Marion Beck, TOpO

Nebraska City

FARMERS BANK AND TRUST COMPANY
P.O. Box 725 68410
402/873-5573 Tr$7.03 Mil
Hd: Arvon J. Marcotte, Pres&TO
PersTr,TrOpers: Nadine Frakes, TO

OTOE COUNTY NATIONAL BANK & TRUST CO.
911 Central Ave. 68410
402/873-3388 Tr$5 Mil
Jay W. R. Bohlken, TO

Neligh

FIRST UNITED BANK
P.O. Box 129 68756
402/887-4143 Tr$1 Mil
(Branch in Verdigre)
Barbara C. Hughes, TO
Randy Helgren, Pres
William R. Bates, SrVP&AsstTO

Norfolk

THE DeLAY FIRST NATIONAL BANK & TRUST COMPANY
401 Norfolk Ave., P.O. Box 13 68701
402/371-1001 Tr$29 Mil
Hd: Elmer E. Mohl, Pres&TO
PersTr,CorpTr,EmplBen: Daniel B. Flood, TO
TrInv: Elmer Mohl, ExecVP&TO
TrOpers: Gina Guill

North Platte

FIRST NATIONAL BANK & TRUST CO.
P.O. Box 10 69103
308/532-1000 Tr$27 Mil
Hd: Donald D. Kilgore, VP&TO
TrOpers: Kim Steger
TDP: Kathy Horn

McDONALD STATE BANK
P.O. Box 220 69103
308/532-2300 Tr$2.25 Mil
Hd: J. W. McDermand, Pres

NORTH PLATTE TRUST CO.
P.O. Box 458 69103
308/532-3511 Tr/u$1 Mil
Hd: Ron Watson, Pres&TO

Ogallala

ADAMS BANK & TRUST
315 N. Spruce St., P.O. Box 720 69153
308/284-4071 Tr$10.8 Mil
Hd: Peter H. Hansen, TO

Each reader of
TRUSTS & ESTATES
spends 1.3 hours reading each issue.

NEBRASKA (Cont'd)

Omaha

AMERICAN NATIONAL BANK
8990 W. Dodge Rd. 68114
402/399-5000 Tr$150 Mil
Hd: Randal Burns, ExecVP
PersTr,CorpTr,TrInv,TrOpers,Nb:
Karen Hosier, VP&TO
EmplBen: Randall Jauken, AsstVP&TO

DOUGLAS COUNTY BANK & TRUST CO.
6015 N.W. Radial Hwy. 68104
402/330-0500 Tr$52 Mil
Hd: Richard D. Mullin, SrVP&TO
PersTr: Patrick Coyle, VP&TO

FIRST NATIONAL BANK OF OMAHA
P.O. Box 3128 68103
402/341-0500 Tr$750 Mil
Hd: Robert E. Johnson, SrVP
CorpTr: Marc M. Diehl, TO
PersTr: H. David Neely
TrInv: Tom W. Allen, TO
ComTrF: Richard Chapman, TO
EmplBen: David P. Greer, TO
TrOpers: Al Schulz, TO
Nb: T. J. Gaughen, TO
TDP: D. L. Vuagniaux, OpO
Ann Turco, OpO

FIRSTIER BANK, N.A., OMAHA
1700 Farnam St. 68102
402/348-6350 Tr$1.9 Bil
(Branches in Fremont & Grand Island)
Hd: Thomas N. Moore, ExecVP
PersTr: Robert J. Timmins, VP
CorpTr: Stanley A. Traub, VP
ComTrF,EmplBen: Stanley A. Traub, VP
TrInv: Jerome J. Schumacher, VP
TrOpers: Robert J. Kahm, VP
Nb: Stephen R. Lundholm, VP

NORWEST BANK NEBRASKA, N.A.
P.O. Box 3959 68103
402/536-2260 Tr$700 Mil
(Branches in Grand Island & Hastings)
Hd: Ronald G. Weber, SrVP
PersTr: Harry P. Yosten, VP
CorpTr,EmplBen: J. Richard English, VP
InstitTrInv: Michael R. Kingston, VP
PersTrInv: Laurence M. Raynor, IO
TrOpers: Susan Joe, TOpO
Nb: Kathleen A. Cook, VP

PACKERS BANK AND TRUST CO.
4710 S. 23rd St. 68107
402/731-4900 Tr$11.815 Mil
Hd: Donald E. Dworak, ExecVP&TO
Douglas Kozeny, TO

Schuyler

THE SCHUYLER STATE BANK & TRUST COMPANY
68661
402/352-2401 Tr$1.787 Mil
Hd: Larry L. Bazata, Pres&TO
PersTr,CorpTr,TrInv,ComTrF:
Gwen M. Mach, TOpO

Scottsbluff

SCOTTSBLUFF NATIONAL BANK & TRUST CO.
1620 Broadway 69361
308/632-2155 Tr$43 Mil
Hd: D. E. Hittner, VP&TO

Seward

THE JONES NATIONAL BANK AND TRUST COMPANY OF SEWARD
P.O. Box 469 68434
402/643-3602 Tr$11.4 Mil
Hd: Velda R. Roberts, VP&TO

Verdigre

FIRST UNITED BANK
68783
402/668-2205
(Branch of Neligh)
Mgr: Kirk K. Cisler, SrVP&AsstTO

Wayne

STATE NATIONAL BANK & TRUST CO.
P.O. Box 130 68787
402/375-1130 Tr$8 Mil
Hd: David R. Ley, CEO&TO
Thomas C. McClain, VP&SrTO
TrInv: Robert Jordan, Pres&TO
TrOpers: Lorie L. Bebee, AsstTO

York

FIRST TRUST CO. OF YORK
P.O. Box 484 68467
402/362-4402 Tr$42 Mil
Hd: Robert V. Jones, Pres

YORK STATE BANK & TRUST CO.
P.O. Box 39 68467
402/362-4411 Tr$14 Mil
Hd: Katherine A. Bartling, VP&TO
TrOpers: Rhonda Harris, AsstTO&OpersO

NEVADA

Elko

FIRST INTERSTATE BANK OF NEVADA
P.O. Box 471 89801
702/738-3126
(Trust Office of Las Vegas)
Hd: Doug Reimer, AsstVP&RegMgr

Las Vegas

AMERICAN BANK OF COMMERCE
P.O. Box 98519 89193-8519
702/362-7222
Hd,EmplBen: R. Thomas Rhees, VP&SrTO
TrOpers: MaryAnn Kimmel

First Interstate Bank

FIRST INTERSTATE BANK OF NEVADA
P.O. Box 98588 89193-8588
702/791-6120 Tr$1.1 Bil
(Branches in Elko & Reno)
Hd: Wayne Williams, SrVP&ExecTO
BrMgr: Mark Dreschler, VP
TrInv: Sterling Jenson, VP&Mgr
PersTr: Gail Bishop, AsstVP
InstTr: Lindsey Wright, AsstVP
TrOpers: Terry Shamburger
CourtTr: Robert Hayes, TrAdm
Nb: Robert Johnson, VP&TSO

NEVADA STATE BANK
P.O. Box 990 89125
702/383-4261 Tr$120 Mil
Hd,EmplBen: Jim Mitchell, VP
PersTr: Sally Morrill, AsstVP&TO
TrInv: Juneen Horch, AsstVP&TO

PIONEER CITIZENS BANK OF NEVADA
P.O. Box 19260 89132
702/731-2222
(Branch of Reno)

SECURITY PACIFIC NATIONAL BANK, NEVADA
P.O. Box 18415 89114
702/386-3612
(Branch of Reno)
Hd: Marlene Kirch, VP
PersTr: Chris Munhall, AsstVP
EmplBen: Phil Gardner, TO

VALLEY BANK OF NEVADA
P.O. Box 98555 89193-8555
702/654-7100 Tr$6 Bil
Northern Region in Reno
TrDiv: Monte L. Miller, SrVP&Mgr
BusDev: Tommy L. Tucker
Lorri Jackson
SpecSituaMgr: D. Reed Sorenson, VP&SrTO
PersTrMgr: David M. Campbell, VP&TO
Anne M. Marschik, TO
Dee Chekowitz-Dykes, TO
EmplBenDeptMgr: Gary H. Blanchard, VP&TO
Donald Shewmaker, TO
InvDepMgr: Blayne Ence, VP&IO
Milton Ames, IO
Ken Fong, IO
Rich McCord, IO
CorpTrDeptMgr: Francine Schartz, VP&TO
Shelly Griffith, TO
CorpCustDeptMgr: Mark H. Bouchard, GpVP&TO
Jennifer Clonts, TO
Adam Trout, TO
Sam Culotta, TO
Brian Corcoran, TO
SupportSvcsDeptMgr: Mark H. Bouchard, GpVP&TO
Matthew Garban, TO&Supv
Mike Waller, TO
Kaja Drummond, TO

Reno

FIRST INTERSTATE BANK OF NEVADA
P.O. Box 30100 89520
702/784-3316 Tr$1 Bil
BrMgr: John Maher, SrVP
PersTr: Gayle Cangiano, AsstVP
TrInv: Gerrie Davis, VP
CorpTr,EmplBen: J. R. Beekman, AsstVP
TrOpers: Vance Walker, VP
Nb: Jim Yurashak, TBDO
Gretchen Huckaby, TBDO
CourtTr: Leo Humphreys, AsstVP

PIONEER CITIZENS BANK OF NEVADA
P.O. Box 2351 89505
702/788-2321 Tr$55 Mil
(Branch in Las Vegas)
Hd: David E. Lewis, VP&TO

SECURITY PACIFIC NATIONAL BANK, NEVADA
P.O. Box 11500 89550
702/688-6678 Tr$2.7 Bil
(Branch in Las Vegas)
Hd: Michael Samonek, SrVP
PersTr: Bill Ponton, VP
CorpTr: Fran Schartz, VP&TO
TrInv: Tom Josephsen, VP
ComTrF: Donna Bartlett, TO
EmplBen: Lois Odgen, AsstVP&TO
TrOpers: Daylene Hendricks

VALLEY BANK OF NEVADA
P.O. Box 20000 89520-0025
702/789-7060 Tr$1.9 Bil
Northern Region
TrDiv: Monte L. Miller, SrVP&Mgr
NoTrReg: Kenneth W. Suess, RegVP&Mgr
InvDeptMgr: Blayne Ence, AsstVP&TO
Murray A. Foster, AsstVP&IO
PersTr: Judy Toland, VP&TO
Sally Ramsey, TO
Craig Loveless, TO
Cathy Owens, TA
EmplBen: Alfred Knepper, AsstVP,TO&Mgr
CorpCust: Shawn Schai, TO&Mgr
SupportSvcsDeptMgr: Lori Nelson, TOpO

85% of the readers of
TRUSTS & ESTATES
are involved in personal trusts.

NEW HAMPSHIRE

Amherst

GRANITE BANK, N.A.
(Branch of Keene)
Leon P. Dusoe, ExecVP

Chesterfield

GRANITE BANK, N.A.
(Branch of Keene)
Leon P. Dusoe, ExecVP

Claremont

BANKEAST
P.O. Box 240 03743
603/542-7755
David Wilson, RegPres

Concord

THE BANK OF NEW HAMPSHIRE,NatAssn
P.O. Box 477 03302-0477
603/225-4500 Tr$418 Mil
(Branches in Manchester, Nashua & Portsmouth)
Hd: Frederic R. Pilch, SrVP&TO
PersTr: Walter L. Parr, VP&TO
CorpTr: Richard Workman, AsstVP&TO
TrInv: Ronald R. Camirand, VP&TO
EmplBen: Janet Gregsak, AsstVP&EBO
TrOpers: Debra Patten, TOpO
Nb: Dohrman Sinclair, VP&TO

BANKEAST TRUST COMPANY
116 N. Main St. 03301
603/224-8100
(Branch of Manchester)
David C. Bliss, VP&TO

CHARTER TRUST COMPANY
95 N. Main St., P.O. Box 1374 03302-1374
603/224-1350 Tr$137 Mil
Hd: Robert J. Diefendorf
PersTr,Nb: Diefendorf/Gornell
CorpTr,TrInv: Niall MacDonagh
ComTrF,TrOpers,TDP: Lynn Lewis
EmplBen: Friedman/MacDonagh

FIRST CAPITAL BANK
P.O. Box 528 03302-0528
603/225-4300 Tr$123 Mil
Hd: William B. Morrison, VP&SrTO
PersTr: Mark E. Lavalle, AsstVP&TO
Richard N. Edmunds, TO
Nb: Sandra D. Hall, AsstVP

NEW HAMPSHIRE SAVINGS BANK
27 N. State St. 03301
603/224-7711 Tr$87 Mil
Hd: Raymond Martin, VP&TO
PersTr: Terry Moretz, AsstVP
TrInv: Richard C. Padgham, CFA,VP
TrOpers: Judy Dionne, AsstTreas
Nb: Hector N. Stokes, AsstTreas&TO

Conway

INDIAN HEAD BANK-NORTH
Main St. 03818
603/447-4700
(Affiliate of Nashua)
Hd: Marlene Gallinelli, AsstVP&TO

Dover

CONSTITUTION TRUST COMPANY
140 Washington St. 03820
603/742-8100 Tr$50.851 Mil
Hd: John H. Dyer, Jr., Pres
TrOpers: Doris G. Couture, VP

STRAFFORD NATIONAL BANK
353 Central Ave. 03820
603/742-2100 Tr$20 Mil
Hd: Anthony F. Donegan, VP-Tr&IO
TrOpers: Anita M. Blum, AsstTO

Exeter

FIRST NH EXETER BANKING CO.
P.O. Box 100 03833
603/778-7878 Tr$60 Mil
Hd: John F. Cullinane, VP&SrTO
Rudolph C. Hede, VP&TO
Patricia S. Qualter, TO
Rand Zimmerman, AsstVP&TO

INDIAN HEAD BANK & TRUST CO.
P.O. Box 780 03801
603/433-3400
(Affiliate of Nashua)
Betsy P. Burke, TO

Hampton

BANK MERIDIAN, N.A.
100 Winnacunnet Rd., Box 4000 03842
603/926-6311
(Affiliate of Amoskeag BankShares serving coastal and southern N.H.)
Nb: Thomas Nowak, DirPvtBnkg

Hanover

DARTMOUTH NATIONAL BANK
P.O. Box 991 03755
603/643-2500 Tr$360 Mil
(Branch in New London)
Hd,PersTr,Nb: William B. Hamilton, Jr., SrVP&SrTO
Admin: Cynthia J. Neily, VP&TO
TrInv: Donald E. Vogel, VP

Jaffrey

GRANITE BANK, N.A.
03452
(Branch of Keene)
Leon P. Dusoe, ExecVP

Keene

GRANITE BANK, N.A.
122 West St., P.O. Box 627 03431
603/352-1600 Tr$60 Mil
(Offices in Amherst, Chesterfield, Jaffery, Milford and Peterborough)
Hd: Leon P. Dusoe, ExecVP
PersTr: Gail Anthony, TO
TrOpers: E. Faye Sargent, TO

INDIAN HEAD NATIONAL BANK OF KEENE
20 Central Square 03431
603/357-8100
(Affiliate of Nashua)
Hd,TrInv: Kevin A. Soucy, VP&TO
PersTr,CorpTr,TrOpers: Deidre L. Fillmore, TO

Laconia

FIRST CENTRAL BANK
P.O. Box 250 03247
603/524-1040 Tr$115 Mil
(Affiliate with First NH Investments Services)
Hd: Jon F. Nivus, VP&SrTO
Barbara Z. Peck, TO

Over 1,100 Non-Profit
Institutions, Organizations,
Foundations, & Associations
subscribe to
TRUSTS & ESTATES

Littleton

INDIAN HEAD BANK-NORTH
160 Main St. 03561
603/444-8000
(Affiliate of Nashua)
Hd: Marlene S. Gallinelli, AsstVP&TO

Manchester

AMOSKEAG BANK
P.O. Box 150 03105
603/647-3600 Tr$411 Mil
(Affiliate offices in Bank Meridian, N.A., Hampton & Souhegan National Bank, Milford)
Hd: Earle L. Tryder, ExecVP
PersTr: Herbert W. Nelson, VP&TO
CorpTr: Verna Pare, AsstVP&TO
TrInv: Sarah Yoshida, CFA, SrVP&SrIO
ComTrF: Pamela D. Mallett, PtfolMgr
EmplBen: David E. McKenzie, VP&PenTO
TrOpers: David D. Berndt, VP&TO
Nb: John J. Latimer, VP&TO

BANK OF NEW HAMPSHIRE,NatAssn
P.O. Box 600 03105
603/624-6600
(Branch of Concord)
Hd: Frederic R. Pilch, SrVP&TO
PersTr: Robert Waldron, VP&TO
Nb: Dohrman Sinclair, VP&TO

BANKEAST TRUST COMPANY
Two Wall St. 03105
603/624-6281 Tr$410 Mil
(Branches in Concord, Portsmouth & Rochester)
Hd: Carroll E. Winch, Pres&CEO
PersTr: Roberta R. Freedman, VP&TO
CorpTr: David C. Bliss, VP&TO
TrInv: Steven R. Stein, VP
TrOpers: Cindy J. Motta, AsstVP

FIRST N.H. BANK, N.A.
One Hampshire Plaza, P.O. Box 90 03105
603/668-5000 Tr$265 Mil
(Affiliate in Wolfeboro)
Hd: Delma H. Reagan, SrVP&SrTO
PersTr: Therese A. Benoit, VP&TO
CorpTr,EmplBen: Margaret A. Wiebusch, VP&TO

FIRST NH INVESTMENT SERVICES CORPORATION
1000 Elm St., 20th Fl. 03101
603/644-6595 Tr$725 Mil
John L. Claps, Pres,CEO&Treas
Paul R. Beck, SrVP-PvtBnkg
Duane G. Lighthall, SrVP&IO
William A. Proskow, SrVP&SrIO
Delma H. Reagan, SrVP,SrTrAdm&Sec
Gregory S. Boyd, VP&OpersO

Milford

GRANITE BANK, N.A.
(Branch of Keene)
Leon P. Dusoe, ExecVP

SOUHEGAN NATIONAL BANK
Nashua St., P.O. Box 19 03055
603/673-3480
(Affiliate of Amoskeag BankShares serving southern N.H.)

Nashua

BANK OF NEW HAMPSHIRE,NatAssn
191 Main St. 03060
603/880-5432
(Branch of Concord)
Hd: Frederic R. Pilch, SrVP
PersTr,EmplBen,Nb: Robert E. Hussey, VP&TO

INDIAN HEAD NATIONAL BANK
146 Main St., P.O. Box 3730 03061
603/880-5050 Tr$570 Mil
(Affiliate Offices in Conway, Exeter, Keene, Littleton & Portsmouth)
Hd: Eugene P. Patterson, SrVP&SrTO
PersTr,CorpTr,EmplBen: Paul J. Anton, VP&TO
ComTrF: John A. Lumbard, VP&IO
TrInv: Howard S. Shaff, VP&IO
TrOpers: Gloria S. Comolli, AsstVP
Nb: Edward J. Sullivan, VP&TO

NEW HAMPSHIRE (Cont'd)

Nashua (Cont'd)

NASHUA TRUST CO.
194 Main St. 03060
603/882-2755 Tr$125 Mil
Hd: Robert W. Ray, SrVP&TO
PersTr,Taxes,CorpTr: Harry G. Locke, VP&TO
TrInv: Mark R. Litzerman, CFA, AsstVP&IO
EmplBen: Ashley D. Burt, Jr., AsstVP&TO
EmplBen,PersTr: Gretchen Teich, AsstTO
Taxes,PersTr,ComTrF: Judith K. Noel, AsstTO
TrOpers: Thomas Jasalavich, AsstTO&TOpO

New London

DARTMOUTH NATIONAL BANK
The Gallery, Newport Rd. 03257
603/526-2600
(Branch of Hanover)

Peterborough

GRANITE BANK, N.A.
03458
(Branch of Keene)
Hd: Leon P. Dusoe, ExecVP

Portsmouth

THE BANK OF NEW HAMPSHIRE, N.A.
2 Harbour Place 03801
603/624-6600
(Branch of Concord)
Dohrman Sinclair, VP&TO

BANKEAST TRUST COMPANY
134 Pleasant St. 03801
603/433-1714
(Branch of Manchester)
Janice D. Colburn, AssiVP&TO

THE FIRST NATIONAL BANK OF PORTSMOUTH
325 State St. 03801
603/433-2946 Tr$113 Mil
Hd,CorpTr,TrInv: Ralph M. Lincoln, VP&SrTO
PersTr,EmplBen,Nb: Richard G. Kaiser, VP&TO
TrOpers: Gail Doran

INDIAN HEAD BANK & TRUST CO.
P.O. Box 780 03801
603/433-3400
(Affiliate of Nashua)
Joan S. Rice, AsstVP&TO

Rochester

BANKEAST TRUST COMPANY
19 S. Main St. 03867
603/335-1524
(Branch of Manchester)
Norma M. Goddard, SrTO

Wolfeboro

WOLFEBORO NATIONAL BANK
2 Center St. 03894
603/569-1221 Tr$14 Mil
(Affiliate of First NH Investment Services
Corporation in Manchester)
Therese A. Benoit, TO

NEW JERSEY

Annandale

UNITED NATIONAL BANK
Beaver Ave. 08801
(Regional Trust Office of Plainfield)
John M. Bonk, VP&SrTO

Atlantic City

FIRST FIDELITY BANK, N.A., NEW JERSEY
1301 Atlantic Ave. 08401
609/343-7572
(Regional Trust Office)
Mgr: Sidney Parker, AsstVP&TO

NATIONAL WESTMINSTER BANCORP NJ
Atlantic Ave. 08404
609/441-7006
(Branch of Newark)
John Reed

Belmar

NATIONAL WESTMINSTER BANCORP NJ
F Street 07719
201/681-4000
(Branch of Jersey City)
Richard Kelly

Bordentown

BANK OF MID-JERSEY
Rte. 130 08505
609/298-5500
Hd: Harold J. Johnston, SrVP&TO
TrInv: Cynthia L. Rigg, AsstVP

Brick Town

FIRST NATIONAL BANK OF TOMS RIVER, N.J.
575 Rte. 70 08723
201/477-9199
(Branch of Toms River)
Warren Kahnt, TBDO

CARING CAN BE FOREVER
Professionally planned long-term residential services for adults with developmental disabilities.

Bancroft
Haddonfield, NJ
Mullica Hill, NJ
Owls Head, ME (609) 429-0010

Bridgeton

FARMERS & MERCHANTS NATIONAL BANK
53 S. Laurel St. 08302
609/451-2222 Tr$105 Mil
Hd: John D. Catalano, SrVP&SrTO

UNITED JERSEY BANK
Commerce & Laurel Sts.
P.O. Box 100 08302
609/453-2520
(Regional Trust Office of Hackensack)
INVESTMENT MANAGEMENT DIVISION:
PersTr: Thomas D. Lee, TO
Nb: Stephen Pappaterra, AssiVP

Bridgewater

FIRST NATIONAL BANK OF CENTRAL JERSEY
1125 Rte. 22 West 08807
201/685-8317 Tr$295 Mil
Hd,: John J. Cannon, VP&SrTO
PersTr: Ellery C. Scott, VP&TO
TrInv: James H. Olson, VP&TO
TrOpers: Donald Furda, TO
Nb: Wendy A. McGuire, AsstTO

Cape May Court House

FIRST NATIONAL BANK OF TOMS RIVER, NJ
105 N. Main St. 08210
609/465-1920
(Branch of Toms River)

Chatham

BEACON TRUST CO.
39 Main St. 07928
201/635-3800 Tr/o$90 Mil
Hd: Arthur W. Hyde, Pres
PersTr: William M. Otterbein, VP
TrInv: Laurence S. Liu, VP&CIO
EmplBen: Peter A. Beekman, VP
TrOpers: Daniel J. Leary, III, AsstVP

THE CHATHAM TRUST CO.
640 Shunpike Rd. 07928
201/635-3000 Tr$5.2 Mil
Hd: Lane Reichman, AsstVP&TO

Cherry Hill

NATIONAL WESTMINSTER BANCORP NJ
878 Rte. 70 E. 08003
609/795-4839
(Branch of Newark)
John Urban

UNITED JERSEY BANK
800 Kings Hwy. N. 08003
609/667-1939
(Regional Trust Office of Hackensack)
Nb: Stephen Pappaterra, AsstVP

Edison

MIDLANTIC

MIDLANTIC NATIONAL BANK
Metro Park Plaza, P.O. Box 600 08818
201/321-8400 Tr$6 Bil
(Trust Facilities in Englewood, Morristown, Mount
Laurel, Princeton, Red Bank, Ridgewood,
Roseland & West Paterson)
Hd: James B. Wynsma, ExecVP
PersTr: David G. Paterson, VP
CorpTr: Richard J. O'Connell, VP
PvtBkg: Charles E. Griffith, Jr., VP
TrInv: Gale S. Gillespie, SrVP
EmplBen: Jeffrey P. Moody, VP
TrOpers: Louis Cozens, SrVP
Nb: Stephen P. Cosgrove, VP

Elizabeth

NATIONAL STATE BANK
68 Broad St. 07207
201/354-3400
(Trust Offices in Long Branch, Princeton, South Orange, Springfield, Summit, Trenton & Westfield)
Hd: John F. Cavicchia, SrVP&TO
PersTr: Michael B. Vath, VP&TO
CorpTr: Bernard F. Cimo, VP&TO
TrOpers: Robert R. Storch, VP&TO
TrInv: John C. Kautz, VP&TO

Englewood

MIDLANTIC NATIONAL BANK
Private Investor Banking Center
1 Engle St. 07631
201/894-4823
Hd,Nb: Norman E. Smyth, VP
PersTr: Patrick H. Clarke, AsstVP

Flemington

THE FLEMINGTON NATIONAL BANK & TRUST CO.
56 Main St. 08822
201/782-3151
Hd: Paul Nosal, TO

Freehold Township

CENTRAL JERSEY BANK & TRUST CO.
P.O. Box 786 07728
201/462-0011 Tr$325 Mil
Hd: Kenneth E. Dulow, VP&SrTO
TrInv: Donald J. White, VP&IO
TrOpers: Nicholas G. Kominski, AsstVP
EmplBen: Donald A. Oldfield, AsstVP&PenTO
ComTrF: Roslyn M. Musler, AsstTO
Nb: Nicholas M. Fugaro, VP

Gladstone

PEAPACK-GLADSTONE BANK
P.O. Box 178 07934
201/234-0700 Tr$113 Mil
Hd: Marvin P. Danielson, SrVP&SrTO
PersTr,TrInv: Craig C. Spengeman, VP&TO
TrOpers,TDP: Jean Merrill, TO

Glen Rock

CITIZENS FIRST NATIONAL OF NEW JERSEY
208 Harristown Rd. 07452
201/670-2520 Tr$375 Mil
(Branch in Ridgewood)
Hd: Richard A. Moore, Jr., ExecVP
PersTr: Lawrence J. Sheehan, SrVP
Peter N. Sonderfan, SrVP
Leonard M. Nedswick, VP&TO
TrInv: Albert Lawrence, SrVP
EmplBen: Diana Voltzow, VP
TrOpers: Barbara Gasparini, VP
Nb: John O'Leary, VP
Robert Desch, VP
Tax: Robert Carlsen, TO

Discretionary Trust Assets: This figure should reflect the market value of employee benefit, personal trusts, estates, and managed agencies over which each institution exercises investment discretion as reported to the F.D.I.C. on the "Annual Report of Trust Assets".

Hackensack

United Jersey Bank

UNITED JERSEY BANK
223 Moore St. 07602
201/646-5217 Tr$1.2 Bil
(Regional Trust Offices in Bridgeton, Cherry Hill, New Providence, Princeton, Randolph & Red Bank)
INVESTMENT MANAGEMENT DIVISION:
Hd: William F. Flyge, ExecVP
TrDept: Stephen G. Chaberski, SrVP
CorpTr: Richard J. Rein, SrVP
Inv: John Gustafson, SrVP
Nb: Robert T. Garty, SrVP
TrSvcs: Richard Bradley, VP

Hoboken

HARBOR TRUST COMPANY
5 Marineview Plaza 07030
201/963-6460 Tr$1.6 Bil
Brian T. McGirl, Pres&CEO
Salvatore A. Bellotti, VP&Treas

Jersey City

PROVIDENT SAVINGS BANK
830 Bergen Ave. 07306
201/915-5511 Tr$53 Mil
Hd: Eleanor G. Forner, VP&TO
Nb: Thomas A. Smyth, TO

THE TRUST CO. OF NEW JERSEY
35 Journal Sq. 07306
201/420-2650 Tr$170 Mil
Hd: Raymond P. Catlaw, 1stVP&TO
PersTr: Frank E. Bevacqua, TO
Roger T. Bernhammer, VP

Lakehurst

BERKELEY FEDERAL SAVINGS & LOAN ASSOCIATION
1900 Route 70, Colbye Commons
P.O. Box 257 08733
201/657-5000 Tr$50 Mil
Hd,TrInv: Ira J. Brower, SrVP&SrTO
PersTr,TrOpers: Debralee Maynard, AsstVP
Nb: Susan P. Cox, AsstVP

THE FIRST NATIONAL BANK OF TOMS RIVER, N.J.
2 S. Colonial Dr. 08733
201/657-2610
(Branch of Toms River)
Deborah A. Thomas, TBDO

Lakewood

NEW JERSEY NATIONAL BANK
900 State Hwy. 70 & Buckingham Dr. 08701
201/370-0100
(Branch of Trenton)
Hd,TrInv: William J. Slivka, VP
PersTr: Barbara S. Cosgrove, SrTO
Nb: Richard Thamsen

Livingston

THE HOWARD SAVINGS BANK
200 S. Orange Ave. 07039
201/533-7560 Tr$400 Mil
(Branches in Oradell & Toms River)
Hd: Joseph L. McElroy, Dir-TrSvcs
PersTr: Thomas D. Alvarez, VP
EmplBen: Hartwig Kahlke, SrTO
TrInv: James M. Brown, VP
Nb: Elissa T. Uber, VP
TrOpers: Hayden R. Phillips, VP

Long Branch

NATIONAL STATE BANK
555 Ocean Blvd. 07740
201/571-7725
(Branch of Elizabeth)
Barbara T. Hassett, AsstVP&TO

Maplewood

MAPLEWOOD BANK & TRUST CO.
161 Maplewood Ave. 07040
201/761-7830 Tr$142 Mil
(Branch of Summit Trust Company)
Hd: Patricia Burch Byers, VP&TO
TrInv: Hilton Jervey, SrVP
Nb: Doris V. Kesse, VP&TO

Maywood

COMMUNITY BANK OF BERGEN COUNTY
125 W. Pleasant Ave. 07607
201/843-2300 Tr/u$1 Mil
Hd,PersTr,CorpTr: Fredric P. Eckelman, AsstVP

NATIONAL COMMUNITY BANK
113 W. Essex St. 07607
201/845-1630 Tr$200 Mil
Hd,PersTr: Edward M. Katz, SrVP
PersTr: Judith Picchota, AsstVP
CorpTr: Michael Sabatino, VP
TrInv: Stephen A. Stone, VP
EmplBen: Donald E. Rose, VP
TrOpers: Barbara DeLuca, VP
Nb: John Wappel, 1stVP

Millburn

FIRST FIDELITY BANK, N.A., NEW JERSEY
397 Millburn Ave. 07041
201/565-3627
(Regional Trust Office)
Mgr: Marie Carlone, VP&TO

HEADQUARTERS FOR BANKING PERSONNEL

TRUST OFFICERS...

Ready to move up to a more challenging position? At GENE ROGERS ASSOCIATES we are ready to assist you in making that move with three offices to serve you nation wide Opportunities available in

TRUST ACCOUNTING
TRUST ADMINISTRATION
TRUST TAXES
TRUST OPERATIONS
ESTATE PLANNING
PENSION ADMINISTRATION
EMPLOYEE BENEFITS
PORTFOLIO MANAGEMENT

As professionals in placing management personnel in the banking field you can be sure your job search will be completely confidential.

GENE ROGERS ASSOCIATES, INC.

463 Main St. Metuchen, N.J.
08840 201-548-3962
444 Brickell Ave. P.O. Box 51-367
Miami, FL 33131
305-371-8308

Princeton Bank
and Trust Company NA

65 Madison Avenue
Morristown, NJ 07960
One Palmer Square
Princeton, NJ 08542
483 Bloomfield Avenue
Montclair, NJ 07042
E. 36 Midland Avenue
Paramus, NJ 07652
700 East Gate Drive
Moorestown, NJ 08057
206 East Broad Street
Westfield, NJ 07091

Trust and Investment Services
to Individuals and Institutions

Learning through Listening

Laura Rivas, blind since birth, did not attend school until she came to the United States from Mexico, alone, at age 14. Yet she recently graduated from Wellesley College with a grade point average of 3.45—with the help of recorded educational books from Recording for the Blind.

RFB relies on voluntary contributions to provide taped books to Laura and thousands of talented blind and other print-handicapped individuals. For more information on bequests, trusts, gifts of property or other giving opportunities, call or write:

Richard L. Peterson
Vice President, Development and
Public Affairs
Recording for the Blind
20 Roszel Road
Princeton, N.J. 08540
(609) 452-0606

Recording for the Blind

NEW JERSEY (Cont'd)

Montclair

PRINCETON BANK AND TRUST COMPANY,NatAssn
483 Bloomfield Ave. 07042
201/783-8210
(Trust Office of Morristown)
Hd: Robert M. Figurelli, SrVP&RegMgr
Donald E. Erwin, VP
Nb: Arthur L. Hofmann, VP

Moorestown

FIRST FIDELITY BANK, N.A., NEW JERSEY
91 E. Main St. 08057
609/235-2300
(Regional Trust Office)
Mgr: John Makel, VP&TO

PRINCETON BANK AND TRUST COMPANY,NatAssn
700 E. Gate Drive, Ste. 320
P.O. Box 460 08057
609/755-5410
(Trust Office of Morristown)
Vincent J. Gentile, VP&RegMgr
I. Harris Tucker, VP-Nb

Morristown

FIRST FIDELITY BANK, N.A., NEW JERSEY
55 Madison Ave. 07960
201/397-7931
(Regional Trust Office)
Mgr: Bryant K. Alford, VP&TO

MIDLANTIC NATIONAL BANK
Private Investor Banking Center
161 Madison Ave. 07960
201/540-1201
Mgr,PersTr: Herman H. Otto, VP
TrInv: William A. Toohey, AsstVP
PvtBkg: Teresa Byrne, VP
Nb: Richard M. Sargent, VP

PRINCETON BANK AND TRUST COMPANY,NatAssn
65 Madison Ave. 07960
201/285-2126 Tr$2.689 Bil
(Trust Offices in Montclair, Moorestown, Paramus, Princeton & Westfield)
Hd: William D. Baird, Jr., Pres&CEO
Treas: Thomas H. Anderson, VP
PersTr: Thomas J. Curtin, ExecVP&COO
TrInv: Francis B. Lane, SrVP
Nb: Kenneth Morris, SrVP
EmplBen: Daniel P. Dunn, VP
TrOpers: Linda H. Miller, VP

Mount Laurel

MIDLANTIC NATIONAL BANK
Private Investor Banking Center
6000 Midlantic Dr. 08054
609/778-2330
Mgr,TrInv: A. J. DiMatties, VP
PersTr: Robert W. Jackson, VP
PvtBkg: Martin Murphy, VP
EmplBen: Louis M. Keane, VP
Nb: Kenneth Silverstein, VP

NEW JERSEY NATIONAL BANK
534 Fellowship Rd. 08054
609/234-3020
(Branch of Trenton)
Hd: Thomas F. Praiss
Nb: William S. Dinon, AsstVP

New Brunswick

BRUNSWICK BANK & TRUST
439 Livingston Ave. 08903
201/247-5800 Tr$1 Mil
Hd: George G. Till, ExecVP&TO

New Providence

UNITED JERSEY BANK
65 South St. 07974
201/665-9229
(Regional Trust Office of Hackensack)
Nb: Daniel Parillo, AsstVP

Newark

FIRST FIDELITY®
Trust Services

FIRST FIDELITY BANK, N.A., NEW JERSEY
765 Broad St. 07101
201/430-4000 Tr$54 Bil
(Regional Trust Offices in Atlantic City, Millburn, Moorestown, Morristown, Newark, Princeton, Red Bank, Ridgewood, Wayne, Westfield, & Woodbury)
Hd: Jay A. Anglada, SrExecVP
DeputyHd: Robert H. Dunker, ExecVP
DeputyHd: Anthony Edgar, ExecVP
PersTr: A. Daniel D'Ambrosio, ExecVP
CorpTr: Charles E. Hoos, SrVP
InstitTr: Corliss Boggs, SrVP
Inv: Edward Koch, SrVP
Opers: Robert L. Nicolai, SrVP

FIRST FIDELITY BANK, N.A., NEW JERSEY
765 Broad St. 07101
201/430-4400
(Regional Trust Office)
Mgr: Francis Quinn, Jr., VP&TO

NATIONAL WESTMINSTER BANCORP NJ
2 Montgomery St. 07302
201/648-8035 Tr$1.3 Bil
(Branches in Atlantic City, Belmar, Cherry Hill & Princeton Junction)
Hd: Donald F. Maurer
PersTr: M. Bobal
CorpTr: W. Bolin
TrInv: John J. Saueracker
Nb: J. Thomas Chiolo
EmplBen: Tom Panebianco
TrOpers,TDP: I. Kameno

Newton

NEWTON TRUST CO.
30 Park Place 07860
201/382-2400 Tr$8 Mil
Hd: George S. Dates, VP&TO

Old Bridge

AMBOY-MADISON NATIONAL BANK
P.O. Box 1076 08857
201/721-2800 Tr$2.9 Mil
Hd: George E. Scharpf, TO

Oradell

THE HOWARD SAVINGS BANK
61 E. Ridgewood Ave. 07652
(Regional Trust Office of Livingston)
Nb: Mark Buruchian, AsstVP

Paramus

THE MIDLAND BANK & TRUST CO.
P.O. Box 266 07652
201/592-3890 Tr$50 Mil
Hd: Arthur P. Braaten, SrVP&TO
PersTr,Nb: David B. Seidler, AsstVP&TO
TrOpers: Anne Sullivan, AS

PRINCETON BANK AND TRUST COMPANY,NatAssn
E. 36 Midland Ave. 07652
201/599-6650
(Trust Office of Morristown)
Hd: Myra N. Kelly, VP

Passaic

VALLEY NATIONAL BANK
615 Main Ave. S. 07055
201/777-1800 Tr$48 Mil
Hd: S. F. Riskin, Chm
Gerald H. Lipkin, VChm&CEO
TrInv: Peter Southway, Pres
PersTr: James A. Landers, VP&TO
TrOpers: Stephen J. Gudelski, TO
EmplBen: Ilene M. Fox, AsstTO

Phillipsburg

PHILLIPSBURG NATIONAL BANK & TRUST
115 S. Main St., P.O. Box 5360 08865
201/859-9591 Tr$15 Mil
Hd: Jean D. Willever, TO

Plainfield

UNITED NATIONAL BANK
221 Park Ave., P.O. Box 632 07061
201/756-5000 Tr$434 Mil
(Regional Trust Office in Annandale)
Hd: John H. Burnham, ExecVP&TO
TrInv: Duncan M. Lasher, SrVP
EmplBen: John M. Bonk, VP&SrTO
TrOpers: Margaret M. Arcuri, TOpO
Nb: Robert F. Schuler, VP&TO

Point Pleasant Beach

OCEAN COUNTY NATIONAL BANK
501 Arnold Ave. 08742
201/892-1900
(Member of Summit Bancorporation)
Hd: Bette Bauer, SrVP
PersTr: Christine Tamke, TO
TrInv: Hilton Jervey, SrVP
Nb: William Edgar, VP

Princeton

FIRST FIDELITY BANK, N.A., NEW JERSEY
104 Carnegie Center 08540
609/452-8442
(Regional Trust Office)
Mgr: Louis Salamon, Jr., AsstVP&TO

MIDLANTIC NATIONAL BANK
Private Investor Banking Center
130-132 Nassau St. 08540
609/924-4406
PersTr: Richard Loos, AsstVP
PvtBkg: William B. O'Leary, AsstVP
Nb: Kevin R. Coccetti, AsstVP

NATIONAL STATE BANK
138 Nassau St. 08542
201/547-6385
David Isaacson, AsstVP&TO

PRINCETON BANK AND TRUST COMPANY,NatAssn
One Palmer Sq., Ste. 201 08542
609/921-6800
(Trust Office of Morristown)
Adm: William L. Porter, Jr., VP
Nb: James E. Doyle, VP

UNITED JERSEY BANK
90 Nassau St., CN 5217 08543-5217
609/987-3685
(Regional Trust Office of Hackensack)
INVESTMENT MANAGEMENT DIVISION:
TrInv: Benjamin A. Pace, III, VP
PersTr: William Hazelton, VP
Nb: Leonard LoDico, VP

Princeton Junction

NATIONAL WESTMINSTER BANCORP NJ
47 Princeton Heights Rd. 08550
609/530-7820
(Branch of Newark)
Michael O'Brien

Randolph

UNITED JERSEY BANK
711 Rte. 10 07869
201/366-6569
(Regional Trust Office of Hackensack)
INVESTMENT MANAGEMENT DIVISION:
Nb: Maryalice Raushi, VP

The Directory of Trust Institutions is included in a T&E subscription!

Red Bank

FIRST FIDELITY BANK, N.A., NEW JERSEY
303 Broad St. 07701
201/219-6055
(Reg. Trust Office of Newark)
Mgr: Mary Cosentino, AsstVP&TO

MIDLANTIC NATIONAL BANK
Private Investor Banking Center
12 Reckless Place 07701
201/530-9309
Mgr,PersTr: Robert J. Kneeley, VP
TrInv: Jean Wetzel, AsstVP
PvtBkg: James Kinghorn, VP
Nb: William J. Gilmour, TO

UNITED JERSEY BANK
157 Broad St. 07701
800/FIN-MGMT
(Regional Trust Office of Hackensack)
TrInv: Robert B. Lowe, AsstVP
Nb: Robert Cumiskey, VP

MHC
McKAY HOCHMAN CO.

BASIC AND ADVANCED RETIREMENT TRAINING PROGRAMS
(Concurrent 5-Day Basic and Advanced Courses)

The Basic Course covers the design, installation, qualification and administration of qualified retirement plans. The course is designed for accountants, attorneys, bankers and retirement plan consultants who desire to develop or improve their understanding of qualified retirement plans. The Advanced Course covers more complex subjects associated with plan design, testing, investments, fiduciary responsibility and administration. The Advanced Course also includes a section on current developments. Individuals considering the Advanced Course should have attended the Basic Course or equivalent, and have experience in plan administration. The course of instruction includes preparatory home study followed by the resident five-day seminar. The program will include both lecture and workshop sessions where individuals work in groups to develop solutions to common problems. All subjects are presented on a college level which will challenge even those with professional designations. All program materials including the home study guide are contained in a documented Reference Manual which is available for purchase separately.

Dates and locations for concurrent Basic and Advanced Courses follow.

February 5-9, 1990
GUEST QUARTERS PERIMETER CENTER
Atlanta, GA

May 14-18, 1990
HYATT OAK BROOK
Oak Brook, Illinois

June 11-15, 1990
SHERATON TARA HOTEL
South Portland, ME

July 23-27, 1990
DENVER MARRIOTT-SOUTHEAST
Denver, Colorado

October 1990, To Be Determined

BASIC AND ADVANCED PROTOTYPE PLANS SEMINARS
(Concurrent 2-Day Basic and Advanced Courses)

The Basic Course covers the fundamentals of qualified plans and the use of standardized prototype documents in the installation and administration of such plans. The course is designed for individuals having a limited knowledge of qualified plans and/or prototype programs. The Advanced Course covers current developments affecting prototype plans as well as design and administrative issues. The course also covers the use of prototypes as a management tool and discusses the marketing considerations for prototype services. The course is designed for individuals who understand qualified retirement plans and the use of prototype documents.

Dates and locations for the concurrent Basic and Advanced Courses follow.

May 1990
HYATT REGENCY O'HARE
Rosemont, IL

June 1990
PITTSBURGH AIRPORT MARRIOTT
Pittsburgh, PA

July 1990
PRINCETON MARRIOTT
Princeton, NJ

August 1990
BOSTON MARRIOTT NEWTON
Newton, MA

September 1990
RADISSON INN AIRPORT
Cincinnati, OH

October 1990
RADISSON MARRIOTT CRABTREE VALLEY
Raleigh, NC

November 1990
ST. LOUIS MARRIOTT PAVILION DOWNTOWN
St. Louis, MO

IN-HOUSE TRAINING PROGRAMS

Any of the subjects covered at our regularly scheduled programs can be tailored to your requirements and presented on an in-house basis. Such programs offer the advantages of a customized curriculum and elimination of travel and hotel expenses for your staff.

PROTOTYPE AND REGIONAL PROTOTYPE DOCUMENTS

A wide range of IRS-approved documents are available for use by financial institutions and retirement plan consultants in marketing their services to customers and clients. All document programs are fully supported by our staff attorneys. Each program contains a complete set of administrative forms to facilitate design, installation and administration.

For further information, write or call Julie Pacelli
McKay Hochman Co., Inc.
10 Park Place, 2nd Floor, P.O. Box 196, Butler, NJ 07405-0196 • 201/492-1880

NEW JERSEY (Cont'd)

Ridgewood

CITIZENS FIRST NATIONAL BANK-RIDGEWOOD
54 E. Ridgewood Ave. 07450
201/670-6245
(Branch of Glen Rock)
Robert J. Desch, VP&TO

FIRST FIDELITY BANK, N.A., NEW JERSEY
59 N. Broad St. 07450
201/368-7239
(Regional Trust Office)
Mgr: M. Ray Berberian, VP&TO

MIDLANTIC NATIONAL BANK
Private Investor Banking Center
41 Oak St. 07450
201/652-8400
Mgr: Chia-Dann Chi, VP
PersTr: Theodore W. Cann, AsstVP
PvtBkg: Edward J. Oesterle, AsstVP
Nb: George Norman, VP&TO

Roseland

MIDLANTIC NATIONAL BANK
Private Investor Banking Center
4 Becker Farm Rd. 07068
201/266-6479
Mgr,TrInv: Chia-Dann Chi, VP
PersTr: Richard F. Ward, VP
PvtBkg: Ava O'Connor, AsstVP
Nb: Thomas F. Gallagher, Jr., AsstVP

TRUST.
Fiduciary relationship in which a person holds title to property for the benefit of another person.
□
TRUST TOO.
Confidence in the integrity, ability, character and truth of a person.
□
JOANNE SANDERS INC.
A SEARCH FIRM
□
Trust Specialists
PLACING PROFESSIONALS IN TRUST BANKING
□
570 Rahway Avenue
Woodbridge, NJ 07095
201-855-8844

SECURITY NATIONAL BANK & TRUST COMPANY OF NEW JERSEY
Eisenhower 280 Office Park
101 Eisenhower Pkwy. 07068
201/228-9770 Tr$140 Mil
Hd: Ross B. Burke, ExecVP&TO
TrInv: Lee T. Smith, Jr., ExecVP
TrOpers: Vincent J. Marsden, VP
Nb: Joseph J. Verbaro

Somerset

CITY TRUST SERVICES,NatAssn
300 Davidson Ave. 08875-6939
201/805-4737 Tr$1 Mil
(A Subsidiary of City Federal Savings Bank)
Hd: Patricia Marchioni, Csh&OpO

Somerville

SOMERSET TRUST CO.
50 W. Main St. 08876
201/685-8960 Tr$230 Mil
(Branch of Summit Trust Company)
Hd: Patricia Burch Byers, VP&TO
TrInv: Hilton Jervey, SrVP
Nb: Roger Embley, VP&TO

South Orange

NATIONAL STATE BANK
110 Irvington Ave. 07079
201/376-1442
(Branch of Elizabeth)
Robbin Carriero, AsstVP&TO

Springfield

NATIONAL STATE BANK
Corporate Trust Department
Corporate Financial Center 07095-0934
201/912-3951
(Branch of Elizabeth)
Bernard F. Cimo, VP&TO
Kathleen D. Gain, AsstVP&TO

Summit

NATIONAL STATE BANK
1 Maple St. 07901
201/277-7775
(Branch of Elizabeth)
Hd: John F. Cavicchia, SrVP&TO
PersTr: Michael B. Vath, VP&TO
TrInv: John C. Kautz, VP&TO

The Summit Trust Company
Member of The Summit Bancorporation

SUMMIT TRUST COMPANY
367 Springfield Ave. 07901
201/522-8431 Tr$1.8 Bil
Hd,Tr: Bette A. Bauer, SrVP
PersTr: Robert T. Cassel, VP&TO
TrInv: Hilton Jervey, SrVP
ComTrF: William Edgar, VP&TO
TrOpers: Roger A. Neff, VP&TO
EmplBen,CorpTr: Roy E. Williams, VP&TO
Nb: Lawrence F. Worden, VP&TO

UNITED COUNTIES TRUST CO.
30 Maple St. 07901
201/522-5400

Tinton Falls

THE FIRST NATIONAL BANK OF TOMS RIVER, N.J.
One Hovchild Plaza, 4000 Rte. 66 07753
(Branch of Toms River)
Melvin Cohn, TBDO

Toms River

FIRST NATIONAL BANK OF TOMS RIVER, N.J.
40 Main St. 08753
201/286-3387 Tr$725 Mil
(Branches in Brick Town, Cape May Court House, Lakehurst & Tinton Falls)
Hd: Bernard T. Destafney, ExecVP
CorpTr: Carl J. Lewandowski, VP&SrTO
PersTr: Harry J. Wyman, VP&TO
TrInv,ComTrF: John R. Sarle, VP&TrInvO
EmplBen: Kevin Wm. Bless, VP&SrPenTO
TrOpers: Michael Cifuni, VP
Tx: John R. Brown, AsstVP&TrTxO

THE HOWARD SAVINGS BANK
1415 Hooper Ave. 08753
201/349-5776
(Regional Trust Office of Livingston)
Admin: Richard J. Betz, SrTO
Nb: Thomas McCann, AsstVP&TO

★Trenton

NATIONAL STATE BANK
Sanhican Drive & Sullivan Way 08618
609/396-4030
(Branch of Elizabeth)
PersTr: Alexander Chiemingo, AsstVP&TO

NEW JERSEY NATIONAL BANK
370 Scotch Rd. 08628
609/771-5706 Tr$950 Mil
(Branches in Lakewood & Mount Laurel)
Hd: E. Jack Elias, SrVP
PersTr: James H. Caulfield, VP
CorpTr: Katherine T. Hutchens
TrInv: Thomas J. Holt, AsstVP
EmplBen: Paul Wessel, VP

Union City

HUDSON UNITED BANK
P.O. Box 29 07087
201/348-2600 Tr$58 Mil
Hd: Frank G. Habruner, SrVP&SrTO
CorpTr: Ernest Bisbal, AsstVP&TO
TrInv: Guy Sebeo, VP&IO

Wayne

FIRST FIDELITY BANK, N.A., NEW JERSEY
401 Hamburg Tpke. 07470
201/790-2316
(Regional Trust Office)
Mgr: William Caspare, VP&TO

West Paterson

MIDLANTIC NATIONAL BANK
P.O. Box 2177 07509
201/881-5216
(Regional Trust Office)
EmplBen: Nicholas Rohovie, VP

West Trenton

NEW JERSEY NATIONAL BANK
370 Scotch Rd. F. C. J00-0218 08628
609/771-5706
(Subsidiary of Corestates Financial Corp.,
Elmer J. Elias, SrVP

Westfield

FIRST FIDELITY BANK, N.A., NEW JERSEY
150 E. Broad St. 07091
201/565-1793
(Regional Trust Office)
Mgr: William Bogel, VP&TO

NATIONAL STATE BANK
1 Elm St. 07090
201/396-5960
(Branch of Elizabeth)
Laura Tenenbaum, AsstVP&TO
Jesse Drosdick, TO

PRINCETON BANK AND TRUST COMPANY
206 E. Broad St. 07091
201/233-3800
(Branch of Morristown)
Mgr: Robert J. Verse, VP
Nb: Sheila M. Coronella, AsstVP

Woodbridge

BESSEMER TRUST COMPANY
100 Woodbridge Center Dr. 07095-0983
201/855-0800 Tr$2.0 Mil
(Branch of New York, NY)
Hd: John R. Whitmore, Pres&CEO
PersTr: Guy S. Waltman, ExecVP
TrInv: Charles W. Hastings, ExecVP
ComTrF: Gregory C. Clark, ExecVP
TrOpers: Bruce H. Ballehr, VP
Nb: Robert C. Elliott, Sr., ExecVP

Woodbury

FIRST FIDELITY BANK, N.A., NEW JERSEY
2 S. Broad St. 07091
609/845-5800
(Regional Trust Office)
Mgr: John Riso, VP&SrTO

Woodstown

WOODSTOWN NATIONAL BANK & TRUST CO.
P.O. Box 248 08098
609/769-0040 Tr$12 Mil
Hd: Robert R. Williams

NEW MEXICO

Alamogordo

FIRST NATIONAL BANK
P.O. Drawer 9 88310
505/437-4880 Tr/u$1 Mil
Hd: Elvira Gavaldon, TO

Albuquerque

FIRST INTERSTATE BANK OF ALBUQUERQUE
P.O. Box 1830 87103
505/766-6330
Hd: T. K. Killion, SrVP&SrTO
PersTr: Mark Ritter, VP&TO
CorpTr: Dennis Sena, TO
EmplBen: Martha Norbury, TO
TrInv: Joni K. Pierce, VP&TO
TrOpers: Noreen Kwaswan, VP

FIRST NATIONAL BANK
P.O. Box 1305 87103
505/765-4030 Tr$200 Mil
Hd,CorpTr,EmplBen,Nb: James L. Gray, VP&TO
PersTr: William B. Odins, SrVP&TO
TrOpers: Betty Hogland, VP&Mgr
TrInv: David Specht, VP&TrInvO
Nb: Alfred Broad, VP

SUNWEST BANK OF ALBUQUERQUE, N.A.
P.O. Box 26900 87125-6900
505/765-2301
Hd,PersTr: Oliver Allred, SrVP&ExecTO
CorpTr: Elizabeth H. Dean, TO
TrInv,ComTrF: Dodge Shuler, VP&TO
EmplBen: Larry Harris, VP&TO
TrOpers: Marilyn Bridges, AsstTO
Nb: Gerald Fitz-Gerald, SrTO

77% of the readers of
TRUSTS & ESTATES
select estate appraisers or auctioneers.

UNITED NEW MEXICO TRUST CO.
P.O. Box 1081 87103
505/765-5110 Tr$500 Mil
(Branches in Hobbs & Roswell)
Hd: Maurice L. Peeples, Jr., Pres&CEO
PersTr: Sheldon Wright, SrVP&SrTO
Linda Browning, VP&TO
Robin White, AsstVP&TO
EmplBen: George H. Kuhn, SrVP&SrTO
Rafael A. Plut, AsstTO
TrInv: Robert Kirchberger, SrVP&SrTO
Nancy Spice, AsstTO
CorpTr,TrOpers: Michael L. Erwin, VP&TO
Christel Garcia, AsstVP&TOpO
Donna Padilla, AsstTOpO
Comp: John S. Hawkes, VP&Comp
Nb: Randall Gleason, VP
John Martin, SrTrConslt

Artesia

FIRST NATIONAL BANK
P.O. Drawer AA 88210
505/746-3511 Tr$23 Mil
Hd: Susan K. Holmes, VP&TO-Inv
TrOpers: Pat J. Myers
Laura Pearson

Carlsbad

CARLSBAD NATIONAL BANK
P.O. Box 1359 88220
505/885-2121 Tr$28.235 Mil
Hd,CorpTr,EmplBen,Nb: Carl Manganaro, VP&TO
TrOpers: Karen Sayre, AsstCsh&TO
PersTr: Judy Montgomery, AsstCsh&TrAdm
TrInv: Ruth H. Loy, AsstVP&TO

Clovis

The Citizens Bank of Clovis
Clovis, New Mexico

CITIZENS BANK OF CLOVIS
P.O. Box 1629 88101
505/769-1911 Tr$7 Mil
Hd: Jeff Jacobs, VP&TO
TrOpers: Karl E. Hecht, TO
Marcella Anaya

SUNWEST BANK OF CLOVIS N.A.
P.O. Drawer 1509 88101
505/769-2222 Tr$20 Mil
Hd,PersTr,CorpTr,Nb: Ribble Holloman, VP&TO

Espanola

SUNWEST OF RIO ARRIBA
P.O. Box 8 87532
505/753-2155 Tr$9 Mil
Hd: Donna J. Miller, VP&TO

Farmington

FIRST INTERSTATE BANK OF FARMINGTON
P.O. Box 4140 87499
505/326-9953 Tr$35 Mil
Hd,PersTr: John C. Booth, VP&TO
TrOpers: Sandy Williams, TOpO

THE FIRST NATIONAL BANK
P.O. Box 4540 87499-4540
505/326-9052 Tr$215 Mil
Hd: Catherine Boyd, AsstVP&TO

Gallup

UNITED NEW MEXICO TRUST CO.
P.O. Box 279 87301
505/863-9511 Tr$6 Mil
Hd: Lonnie Hamilton, Pres&CEO

Hobbs

FIRST INTERSTATE BANK OF LEA COUNTY
P.O. Box 400 88240
505/397-6655 Tr$50 Mil
Hd: Kerri Frizzell, AsstVP&TO
Julia Little, AdmAsst

UNITED NEW MEXICO BANK AT LEA COUNTY
P.O. Box 70 88240
505/397-3271 Tr$43 Mil
Hd: Lucille Dailey, SrVP&TO
Winnie Kelly, AsstTO

Las Cruces

FIRST NATIONAL BANK OF DONA ANA COUNTY
P.O. Drawer FNB 88004
505/526-7340 Tr$84 Mil
Hd: Thomas N. Mobley, Jr., SrVP&TO
PersTr: Jennie Alvidrez, AsstVP&TO
Gloria Maggard, AsstTO
EBA,CorpTr,TrOpers: Jeanne K. Coleman, VP&TO
Kathy Marshall, AsstTO
TrInv,ComTrF: Rodney A. Chamness, VP&TO

WESTERN BANK
201 N. Church St., P.O. Box 457 88004
505/526-5544 Tr$15.0 Mil
Hd: Kimerick F. Hayner, SrVP&TO
Liz Sparks, AsstTO

Los Alamos

FIRST NATIONAL BANK OF SANTA FE
1910 Trinity Dr., P.O. Box 1110 87544
505/662-4155
(Branch of Santa Fe)
Mgr: Larry Schissel, VP

Lovington

LIBERTY NATIONAL BANK
P.O. Box 1627 88260
505/396-2831 Tr$20 Mil
Hd,PersTr,TrInv,EmplBen: Rita R. Power, VP&TO
Vikki Clark, AsstTO
TrOpers: Ruby Deitz

Roswell

FIRST INTERSTATE BANK OF ROSWELL
P.O. Box 2057 88201
505/625-5295
Hd: Steven B. Bell, VP

UNITED NEW MEXICO BANK OF ROSWELL
400 N. Pennsylvania Ave. 88201
505/622-3441
(Trust Office of Albuquerque)
BrMgr: Sylvian Gillespie, VP&TO
Dixie Edwards, AsstVP&TO

★Santa Fe

BANK OF SANTA FE
P.O. Box 2027 87504-2027
505/984-0464 Tr$19 Mil
HdTrOpers: M. Ruth Center
CorpTr: Thomas Bustamante
TDP: Rod McNamara

BANQUEST/FIRST NATIONAL BANK OF SANTA FE
P.O. Box 609 87504
505/984-7400 Tr$700 Mil
(Branch in Los Alamos)
Hd,PersTr,CorpTr: G. Pat McCarty, VP&SrTO
Prob,Nb: Jack L. Houchen, VP&TO
PersTr,Adm: Pam Martin, AsstVP&TO
Frances C. De Baca, AsstVP&TO
CorpTr: C. Olivas, AsstVP&TO
Jane Monfort Fields, AsstTO
TrOpers: Jerry Pogemiller, AsstVP&TOpO

NEW MEXICO (Cont'd)

Santa Fe (Cont'd)

FIRST INTERSTATE BANK OF SANTA FE,NatAssn
P.O. Box 969 87505
505/982-3671 Tr$140 Mil
Mgr,PersTr: Mildred L. Hermetet, VP&TO

Silver City

THE AMERICAN NATIONAL BANK
12th & Pope Sts. 88061
505/538-5302
Hd: Cash Skarda, Pres,ChmBd&TO

NEW YORK

★Albany

FIRST AMERICAN BANK OF NY
50 State St. 12207
518/445-1309 Tr$200 Mil
(Branch in New York)
Hd: Charles S. Ganoe, SrVP
PersTr: Ronald C. Payne, AsstVP&TO
CorpTr,EmplBen: Thomas P. White, AsstVP&TO
TrInv: Francis X. Moeller, VP
TrInv,ComTrF: John W. Meyer, TO
TrOpers: Matthew Knight, AsstVP&TO
Nb: Barbara Lewis, VP
TDP: Susan E. Navarette, SO

KEY TRUST COMPANY
(Corporate Headquarters and Eastern Region)
60 State St. 12207
518/447-3701 Tr$1.8 Bil
(Branch offices in Binghamton, Buffalo, Hauppauge-Long Island, Jamestown, Kingston, Olean, Syracuse & Watertown)
Richard F. Sonneborn, ChmBd
Hd: Henry M. Gridley, Pres&CEO
TrInv: Peter A. Farrell, ExecVP&ChInvStrat
H. Douglas Barclay, Sec&CorpCoun
MktgSls,PersTr: William C. Francher, ExecVP-WesternReg
MktgSls,Corp&Inst: George H. Elferink, ExecVP-EasternReg
TrOpers: Joseph M. Abbruzzese, SrVP
CorpTr: Carol Dimelow, SrVP

NORSTAR TRUST COMPANY
69 State St. 12201
518/447-4231 Tr$1.8 Bil
Eastern Region
(Branches in Amsterdam, Hudson, Kingston, Newburgh, Ogdensburg, Plattsburgh, Rome, Schenectady, Troy & Utica)
MgrEastReg: Marvin R. Rotenberg, ExecVP
PersTr: Joseph A. Gorman, III, VP&SrTO
TrInv: John J. Quinlan, VP
EmplBen: Carolyn Anderson, TO
Nb: William V. O'Connor, VP/Mgr-EasternReg
Dennis P. Sheehan, VP
Paul R. Loucks, BDO

UNION NATIONAL BANK
State Street Centre, 80 State St. 12207
518/270-1350 Tr$150 Mil
Hd,Nb: Louise M. Murdoch, VP&TO

Amsterdam

NORSTAR TRUST COMPANY
56 E. Main St. 12010
518/842-2211
(Branch of Eastern Region)
Nb: William V. O'Connor, VP

Andes

THE NATIONAL BANK OF DELAWARE COUNTY
Main St. 13731
914/676-3115
(Branch of Walton)

Auburn

NORSTAR TRUST COMPANY
120 Genesee St. 13021
315/253-2731
(Branch of Western Region)
Mgr: Walter Lowe, VP

Bath

BATH NATIONAL BANK
44 Liberty St. 14810
607/776-9661 Tr$5 Mil
Hd,PersTr,TrInv,EmplBen,Nb: Delos S. Billings, VP&TO
TrOpers: Mary Crysler

Beacon

THE FISHKILL NATIONAL BANK
200 Main St. 12508
914/471-1711 Tr$1.757 Mil
TrOpers: Sharon J. Vaughn, AsstTO

Binghamton

CHASE LINCOLN FIRST BANK, N.A.
(First City Division)
P.O. Box 700 13902
607/772-2261 Tr$400 Mil
Hd: Douglas R. Johnson, SrVP&TO
Harry J. Newbury, TO
Nancy M. Smith, AsstVP&TO
Thomas J. Hart, AsstVP&TO
EmplBen: Richard W. Brearton, III, AsstVP&TO
Inv: John P. Riesbeck, VP&SrIO
TrOpers: Kathleen Devine, Supv

KEY TRUST COMPANY
59 Court St. 13901
607/772-8000
(Branch of Syracuse)
Hd: William C. Francher, ExecVP
Constance Gage, TO

MARINE MIDLAND BANK, N.A.
1 Marine Midland Plaza 13902
607/772-5521
(Branch of Midstate Region, Syracuse)
Mgr: Douglas F. Bissonette, VP&TO
TrInv: Benedict R. DiLorenzo, IO

Bronxville

BARCLAYS BANK OF NEW YORK,N.A.
(Trust Dept.)
132 Parkway Rd. 10708
914/337-3191 Tr$388 Mil
(Branch in Great Neck)
Hd: Alfred V. Van Beuren, Jr., VP&SrTO
Nb: John Van Cockcroft, Jr., AsstVP
Douglas J. Boyle, AsstVP
TrOpers: Dolores Benisatto, AsstVP&TOpO
TrInv: Patrick R. Mooney, VP
EmplBen: Joseph S. Montelle, AsstVP

Buffalo

KEY TRUST COMPANY
284 Main St. 14202
716/847-7746
Hd: William C. Francher, ExecVP
Mgr: Edward P. Bartz, VP

TRUST & INVESTMENT SERVICES
M&T Bank

MANUFACTURERS & TRADERS TRUST CO.
One M&T Plaza 14240
716/842-5547 Tr$552 Mil
(Branch in New York City)
Hd: Harry R. Stainrook, ExecVP
TrOpers,TrAdmin: Duane E. Lee, II, VP

MARINE MIDLAND BANK,NatAssn
(Western Region Dept.)
P.O. Box 803 14240
716/841-4108
(Branch in Jamestown)
Hd: Richard C. Landel, RegDir
PersTr: Bruce Glor, VP
TrInv: Edgar Muth, VP

ETERNAL VIGILANCE
THE PRICE OF LIBERTY

The struggle to defend civil liberties never ends. Each generation confronts new challenges to individual rights and must do its part to preserve liberty for future generations. A bequest or planned gift to the American Civil Liberties Union Foundation is the best way to ensure that constitutional rights will be protected in years to come.

The ACLU Foundation Planned Giving Program offers gift annuities, charitable remainder and lead (income) trusts, life estate plans, and a pooled income fund, as well as other individualized financial planning services.

For information about how you or a client of yours may participate in the program, write or call:

Eve M. Bigelow, Director
Office of Planned Giving
ACLU Foundation
132 West 43rd Street
New York, NY 10036
(212) 944-9800

Gifts and bequests to the ACLU Foundation are tax-deductible.

ACLU

American Civil Liberties Union Foundation:
Ira Glasser, Executive Director. Norman Dorsen, President.

60% of the readers of
TRUSTS & ESTATES
select investment brokers.

NORSTAR TRUST COMPANY
10 Fountain Plaza 14202
716/847-7344
(Branch of Western Region)
Mgr: James V. D'Amico, SrVP
PersTr: Selby R. Smith, AdmVP&TO
TrInv: Gregory E. Frey, VP
EBAsstMgr: Phyllis J. Gutberlet, AsstVP
Nb: C. Robert White, VP

Canajoharie

CENTRAL NATIONAL BANK
24 Church St. 13317
518/673-3243 Tr$9 Mil
Hd: Simon J. Aman, VP&TO

Canandaigua

CANANDAIGUA NATIONAL BANK & TRUST CO.
72 S. Main St. 14424
716/394-4260 Tr$79 Mil
Hd,TrInv: George W. Hamlin, Pres&TO
PersTr: Richard H. Hawks, Jr., SrVP&TO
TrInv: Gregory S. MacKay, SrVP
TrOpers: Donna Crudele, AsstVP

CHASE LINCOLN FIRST BANK,N.A.
130 S. Main St. 14424
716/394-5500
(Branch of Rochester)
Hd: Richard Exton, VP&TO

Canton

THE ST. LAWRENCE NATIONAL BANK
45-49 Court St. 13617-0509
315/386-4553, Ext. 248 Tr$33 Mil
Hd: Rhoda A. Harrington, TO
TrInv: T. Niles, VP&TrInvO
TrOpers: C. Camp

Corning

CHASE LINCOLN FIRST BANK,N.A.
P.O. Box 18 14830
607/962-4633
Hd: Thomas J. Hart, AsstVP

NORSTAR TRUST COMPANY
5-9 E. Market St. 14830
607/962-2481
(Branch of Western Region)
Hd: Brent K. Stephans, VP

Cortland

FIRST NATIONAL BANK
65 Main St., P.O. Box 5430 13045
607/756-2831 Tr$25 Mil
Hd: John A. Poli, VP&TO
Maryanne J. Wilbur, AsstTO

Elmira

CHEMUNG CANAL TRUST CO.
One Chemung Canal Plaza, P.O. Box 1522 14902
607/737-3711 Tr$470 Mil
Hd: Robert J. Hodgson, SrVP
PersTr: Willis L. Minch, VP&SrTO
TrInv: Joseph J. Tascone, VP&SrTrInvO
EmplBen: Cela S. Patterson, VP
TrOpers: Jane H. Adamy, TO

Endicott

ENDICOTT TRUST CO.
35 Washington Ave. 13760
607/757-2543 Tr$65 Mil
Hd,Nb: William L. Nesbitt, VP&SrTO
TrAdm: Judy Micha, VP&TO
TrOpers: Theo Robbins
TrInv: Janet Wilkins, TrInvO
Nb: Linda Hamlin, Esq

THE LIGHTHOUSE . . .

Cultivating Excellence

Actress Shirley MacLaine joined The Lighthouse to present the annual Lighthouse Career Incentive Awards to superior students including Cecelia Caruso, a visually impaired mother and grandmother. Cecelia received a grant to continue her graduate studies in political science.

A gift to The Lighthouse helps to cultivate excellence among the thousands of blind and visually impaired people we serve.

To plan a gift or bequest, write or call:
Anne Sweazey
Associate Executive Director for Development
The Lighthouse, The New York Association for the Blind
111 East 59th Street
New York, NY 10022
212 355-2200

WHERE THERE'S A CLIENT'S WILL, SAVING HOMELESS PETS MAY BE THE WAY...

Instead of destroying lost or abandoned pets, our non-profit shelter finds them new homes. Last year we saved over 43,000 dogs and cats.
If you think a client may want to leave a bequest for homeless animals, please call our president, Dave Ganz, at 516-883-7518, or write him at
NORTH SHORE ANIMAL LEAGUE
750 Port Washington Boulevard
Port Washington, NY 11050

Stamps, Coins, Diamonds, Jewelry, Art, Antiques

When you find yourself in a position to dispose of any of the above assets, we suggest you contact the leading specialist in all those fields—
Regal Galleries of New York
Our experienced and qualified staff will discuss outright purchase or an expert appraisal. We will immediately travel anywhere in the country to view important holdings.
Call us toll free **1-800-772-0054**
(In New York State **1-212-689-1919**)
Prompt and courteous service guaranteed

REGAL GALLERIES, INC.
379 Fifth Avenue
New York, N.Y. 10016
Members: ASDA, I.F.S.D.A., A.P.S. A.R.A., S.O.P., A.A.D., Etc.

NEW YORK (Cont'd)

Franklin

THE NATIONAL BANK OF DELAWARE COUNTY
Main St. 13775
607/829-5200
(Branch of Walton)

Garden City

THE BANK OF NEW YORK
(Long Island Region)
82 Seventh St. 11530
516/274-2510 Tr$200 Mil
Hd: Robert Darbee, VP
TrInv: John Lipori, VP
EmplBen: William Tuttle, VP

NORTH FORK BANK & TRUST CO.
61 Hilton Ave. 11530
516/747-2030
(Branch of Mattituck)
Francis V. Liantonio, VP&TO
George N. Graf, Jr., VP&TO
Theodora N. Lourekas, VP&TO
Sharon Pazienza, TO
Jean Del Monaco, TO

Geneva

CHASE LINCOLN FIRST BANK,N.A.
5 Seneca St. 14456
315/789-7700
(Branch of Rochester)
Hd: Gary F. Shultz, VP&TO

Glen Cove

NORSTAR TRUST COMPANY
9-13 Glen St. 11542
516/759-3420 320 Mil
Downstate Area
(Offices in Glen Cove, Manhattan, Melville & New York)
Hd: Gayle K. Matthews, SrVP&Mgr/Downstate Area
PersTr: Edward Rudowitz, TO
TrInv: Raymond Lanas, Jr., VP&IO
EmplBen: Peter A. Holtberg, VP&TO
Nb: Donald B. J. Smith, VP&TO

Glens Falls

FIRST NATIONAL BANK
P.O. Box 311 12801
518/792-1151 Tr$250 Mil
Hd,PersTr: G. Nelson Lowe, SrVP&TO
TrInv: Carter A. White, VP&IO
TrOpers: Sandra B. Fowlkes, AsstVP

GLENS FALLS NATIONAL BANK & TRUST CO.
250 Glen St. 12801
518/793-4121 Tr$166.6 Mil
Hd,Inv,Mktg,TrDiv: Thomas L. Hoy, SrVP
Tr: Thomas C. Curran, VP&TO
John B. Corcoran, Jr., VP&TO
James W. Brown, III, VP/EBO
Barbara J. Purdy, TO
Laurie A. LaFountain, AsstEBO
Inv: Lisa G. Niles, CFA,VP&SrIO
Michael S. Dier, IO
Linda M. Abbott, AsstIO
Mktg: Timothy C. Badger, VP
Peter F. Mastrangelo, VP
Peter J. Loreau, AsstVP
Julie M. Bannin, MktgOff

Gloversville

CITY NATIONAL BANK & TRUST CO.
P.O. Box 873 12078
518/773-7911 Tr$4.8 Mil
Hd: George A. Morgan, VP&TO

Hauppauge, L.I.

KEY TRUST COMPANY
199 Main St. 11782
516/434-9306
Hd: George H. Elferink, ExecVP-Albany Office

NORTH FORK BANK & TRUST COMPANY
1455 Veterans Hwy. 11788
516/348-7345
(Branch of Mattituck)
John C. Sansone, VP&TO
Marianne Bamonte, TO

Hornell

STEUBEN TRUST CO.
P.O. Box 647 14843
607/324-5010 Tr$32 Mil
Hd: Jon F. Cleveland, VP&TO
Janice A. Wood, AsstTO
Barbara Z. Whiting, AsstTO

Hudson

NORSTAR TRUST COMPANY
561 Warren St. 12534
518/828-1518
(Branch of Eastern Region)
Nb: Paul R. Loucks

GUIDING EYES
FOR THE BLIND, INC.

Since 1956, providing blind men and women from throughout the country with independence and safe travel through the use of a professionally bred and trained guide dog.

For information regarding bequests and deferred giving, contact:

Martin S. Yablonski
Executive Director
Guiding Eyes for the Blind, Inc.
611 Granite Springs Road
Yorktown Heights, NY 10598
(914) 245-4024

Guiding Eyes for the Blind, Inc. is an accredited member of the National Accreditation Council

---

PMI/STRANG
PREVENTIVE MEDICINE INSTITUTE / STRANG CLINIC

OUR GOAL:
To Make Breast Cancer, Like Polio and Smallpox, a Disease of the Past.

PMI/Strang Clinic is the nation's first cancer prevention institute. Our genetic research is dedicated to the early detection and ultimate prevention of breast cancer.

Your clients' gifts can help us free women from the fear and distress of this disease. For information about gifts, trusts and bequests, write or call:

PREVENTIVE MEDICINE INSTITUTE / STRANG CLINIC
Development Department TE-12-89
55 E. 34th St., New York, NY 10016 • (212) 684-6969

Ithaca

NORSTAR TRUST COMPANY
202 The Commons 14850
607/273-2331
(Branch of Western Region)
Brent K. Stephans, VP&Mgr
TrInv: William J. Kunda, AsstVP

TOMPKINS COUNTY TRUST CO.
The Commons 14850
607/273-3210 Tr$117 Mil
Hd: Donald Stewart, SrVP&SrTO
PersTr: James Hulbert, VP,TO&CorpSec
Sam Brewer, VP&TO
Patricia Pullman, AsstTO
EmplBen: Linda Carlton, AsstTO
Est: John Butler, Esq. AsstTO
TDP: Nancy McKittrick, TOpO

Jamestown

CHASE LINCOLN FIRST BANK, N.A.
(First National Division)
2 E. Third St. 14701
716/483-4827 Tr$96 Mil
Hd,PersTr,TrInv,Nb: Jon A. Saff, VP&TO
PersTr,Nb,TrInv: Robert F. Rohm, Jr., VP&TO
TrOpers,PersTr: Edith T. Bensink, AsstVP&TO

KEY TRUST COMPANY
202 N. Main St. 14701
716/661-3542
Hd: William C. Francher, ExecVP
Mgr: Robert F. Gaylord, AsstVP

MARINE MIDLAND BANK,NatAssn
201 N. Main St. 14701
716/661-2021 Tr$65 Mil
(Branch of Western Region, TrDept, Buffalo)
Randy M. Ordines, AsstTO

NORSTAR TRUST COMPANY
205 N. Main St. 14701
716/644-2010
(Branch of Western Region)
Nb: James A. Cammarata, VP

Kingston

KEY TRUST COMPANY
27 Main St. 12401
914/331-2400
(Branch of Albany)
Hd: Earle H. Foster, VP&TO
Admin: Ann M. Naccarato, TO

NORSTAR TRUST COMPANY
635 Broadway 12401
914/331-5350
(Branch of Eastern Region)
Hd: James J. Calnon, VP&TO
PersTr: Theresa M. Michael, AsstTO

Little Falls

HERKIMER COUNTY TRUST CO.
501 E. Main St. 13365
315/823-0300 Tr$20 Mil
Hd: Peter J. Coleman, AsstVP&TO

Mattituck

NORTH FORK BANK & TRUST CO.
245 Love Lane 11952
516/298-8586 Tr$205 Mil
(Branches in Garden City & Hauppauge)
Hd: Joseph E. Wozny, Jr., SrVP&SrTO
PersTr: Francis V. Liantonio, VP&TO
TrInv: George N. Graf, Jr., VP
EmplBen,Nb: John C. Sansone, VP
TrOpers: Jacqueline Zuhoski, TO
Est: Raymond C. Radigan, VP&TO
InvRes: Theodora N. Lourekas, VP&TO

60% of the readers of
TRUSTS & ESTATES
select investment brokers.

Retarded children CAN be helped

More than 600,000 mentally retarded persons in NY State are getting help from us.

Now we need *your* help in directing bequests and trusts.

And, for your clients who must provide for the welfare of their *own* retarded children, please write for our valuable booklet, "Wills and Trusts for Parents of Retarded Children."

NEW YORK STATE
ASSOCIATION FOR RETARDED CHILDREN, NEW YORK CITY CHAPTER
200 PARK AVENUE SOUTH, NEW YORK, NY 10003 (212) 254-8203

THE AMERICAN INDIAN COLLEGE FUND

- **Benefits 26 Tribally Chartered American Indian Colleges Both On And Off Reservations.**
- **Promotes Tribal College Development And Provides Scholarship Aid To Their Students.**

YOUR GIFT CAN HELP MEET THE EDUCATIONAL CHALLENGES AHEAD AND GIVE NATIVE AMERICAN STUDENTS THE OPPORTUNITY TO BUILD A FUTURE AS RICH AS THEIR PAST.

The American Indian College Fund

American Indian College Fund
10 East 87th Street
New York, New York 10128
212-427-8100

Heads

Each child of a parent with Huntington's Disease has a fifty-fifty chance of inheriting the Huntington's gene and suffering its terrible consequences - a long and relentless deterioration of both mind and body. Usually, that means waiting for years - sometimes decades - before discovering whether the genetic coin landed heads or tails.

or Tails ?

The Huntington's Disease Society of America is the only national voluntary health organization in the United States dedicated to finding a cure for this fatal brain disorder and to caring for its 25,000 victims and their families.
Help us find a cure - and end the uncertainty.
For information, please contact:
Stephen E. Bajardi, Executive Director

HUNTINGTON'S DISEASE SOCIETY OF AMERICA
140 W. 22nd Street, NY, NY 10011 (212) 242-1968

The Humane Society of N.Y.

For once, money can buy love

Since 1904, the Humane Society of New York has been helping city animals in need. Currently, more than 20,000 animals a year are brought to us. Some receive medical care which would be denied them if our low-cost veterinary clinic did not exist. Others are given refuge in our Adoption Center, with no time limit, until loving homes are found. We maintain a spay/neuter clinic, and reach out to the community through humane education programs and nursing home visits.

Your bequests and planned gifts will help us continue our work. Contact:

Susan Richmond
The Humane Society of New York
306 East 59 Street
New York, NY 10022

The American Society for the Prevention of Cruelty to Animals

America's First Humane Society

The American Society for the Prevention of Cruelty to Animals directly cares for more animals each year than any other humane society in the United States. Millions of other animals receive the humane benefits of our advocacy and inspection programs.

Gifts to the ASPCA help support our nationwide efforts to aid animals through legislation and education, as well as pet therapy, adoption, shelter, law enforcement, hospital and spay/neuter programs.

Please contact Margaret M. Holman, Vice President, at (212) 876-7700 for more information about bequests or arranging other gifts.

ASPCA
441 East 92nd Street
New York, New York 10128

The Living Will

Careful planning means facing tough choices—including the difficult choices that arise in the event of chronic disability at or near the end of life.

Complete estate planning should include thinking about all of life's choices. Advance directives such as the Living Will and the Health Care Proxy can provide personal and financial security and help avoid unnecessary anguish and distress.

For more information about advance directives, write to: Concern for Dying, Director of Development, 250 West 57th Street, Room 831TE, New York, NY 10107.

Your client's bequest can be an important source of funding.

CONCERN FOR DYING
AN EDUCATIONAL COUNCIL
Originators of the Living Will

NEW YORK (Cont'd)

Melville

NORSTAR TRUST COMPANY
300 Broad Hollow Rd. 11747
516/547-7777
(Branch of Downstate Area)
Hd: Gayle K. Matthews, SrVP&Mgr/Downstate Area
PersTr: Edward Rudowitz, TO
TrInv: Raymond Lanas, Jr., VP&TO
EmplBen: Peter A. Holtberg, VP&TO
Nb: Donald B. J. Smith, VP&TO

Middletown

ORANGE COUNTY TRUST CO.
75 North St. 10940
914/343-3125
Hd,Nb: Kenneth J. Marte, VP&SrTO
PersTr,EmplBen,TrInv,Cust:
Frank E. Smith, VP&TO
Edward M. Klussman, TO
Richard J. Foote, TO
TrOpers:: Kenneth E. Flood, AsstVP

New York City

AMERITRUST COMPANY OF NEW YORK, N.A.
5 Hanover Sq., 10th Fl. 10004
212/943-3950/51
(Affiliate of Cleveland, OH)
Hd: William T. Renz, Chm
Donald Sprenger, Pres
Robert Krol, VP/Mgr

ATLANTIC BANK OF N.Y.
960 Avenue of the Americas 10001
212/695-5400
Hd: R. C. Faruolo, TO

BANCO CENTRAL OF NEW YORK
50 Broadway 10004
212/785-0700 Tr$69 Mil
Hd: Jose Luis M. Dominguez de Posada, VP&TO
EmplBen,TrOpers: Henry F. Mohan, TOpO

BANK LEUMI TRUST CO. OF N.Y.
120 Broadway 10271
212/602-9321 Tr$50 Mil
Hd: Kathleen Kelly, 1stVP

THE BANK OF NEW YORK
48 Wall St. 10015
212/495-1093 Tr$13.8 Bil
(Branches in Garden City, Newburgh, Poughkeepsie, Scarsdale & White Plains; Affiliate in Miami, FL)
Hd,TrInv: Thomas W. Archibald, ExecVP
PersTr: Joseph C. Hoopes, SrVP
CorpTr: Sheldon Harrison, ExecVP
TrInv: Charles Goodfellow
ComTrF: Joseph D. Consentino, A.S.
EmplBen: Barbara Douglas, VP
TrOpers,TDP: Thomas Perna, VP
Nb: Richard R. Tinervin, SrVP

THE BANK OF NOVA SCOTIA TRUST CO. OF NEW YORK
67 Wall St. 10005
212/208-6756
Hd: G. E. Timmes, Sec&TO

BANK OF TOKYO TRUST CO.
100 Broadway 10005
212/766-7956
Mgr: Shinichi Kinoshita, VP
CorpTr: Joe Bugay, VP
TrInv: Charles E. Ryan, VP
ComTrF,EmplBen: Masao Hasegawa, AsstVP
Dennis Demtropoulos, AsstVP
TrOpers: John Penhale, VP

BANKERS TRUST CO.
280 Park Ave. 10017
212/250-2500 Tr$73.4 Bil
(Offices in White Plains, Chicago & Los Angeles. Affiliates in West Palm Beach and San Francisco. Subsidiaries in London & Tokyo)
Hd: Edward A. Lesser, ExecVP
Fid&SecSvcs: Peter E. Lengyel, ExecVP
GFS: Allan C. Martin, SrVP
CorpTr: Robert I. Landau, SrVP
SecurSvcs: Jay J. Wilder, SrVP
InvMgtInstit: H. Kent Atkins, ExecVP
PvtBk: Neal F. Finnegan, ExecVP
Int'lClientMgmt: Barbara S. Thomas, SrVP
DomClientMgmt: James J. Schonbachler, SrVP
PerInv: Catherine M. O'Connor, VP
PersTr: William J. Wilkie, SrVP
Tech&Ops: B. J. Kingdon, SrVP

BESSEMER TRUST COMPANY,NatAssn
630 Fifth Ave. 10111
212/708-9141 Tr$3.5 Bil
(Branches in Washington, DC & London, England)
Hd: John R. Whitmore, Pres&CEO
PersTr: Guy S. Waltman, ExecVP
TrInv,EmplBen: Charles W. Hastings, ExecVP
ComTrF: Gregory C. Clark, ExecVP
TrOpers: John L. Fox, ExecVP
Nb: Robert C. Elliott, SrExecVP

BOSTON SAFE DEPOSIT AND TRUST COMPANY OF NEW YORK
40 Rockefeller Plaza 10020-1604
212/586-1808
(Branch of Boston, MA)
Edward F. Fisher, Pres

BROWN BROTHERS HARRIMAN TRUST COMPANY
63 Wall St. 10005
212/493-8000
John F. King, ExecVP
EmplBen: Thomas J. Mullin, VP

CANADIAN IMPERIAL BANK OF COMMERCE (NEW YORK)
425 Lexington Ave. 10017
212/856-3630
Hd: W. W. O'Connell, II, VP
CorpTr: M. A. Lorenzo, AsstVP
TrOpers: R. Ippolito, AsstVP

CHASE

THE CHASE MANHATTAN BANK,NatAssn
1211 Avenue of the Americas 10036
212/730-3000 Tr$39 Bil
(Affiliated with Chase Bank of Florida located in Palm Beach with branch offices in Los Angeles, San Diego and San Francisco, California)
Chase Investors Management Corporation:
J. Richard Zecher, SrVP
Global Custody:
Marshall N. Carter, SrVP
Institutional Trust:
Ernest L. Loser, SrVP
Pension Trust Securities Services:
Susan W. Schoon, SrVP
Private Banking International:
Peter J. Holzer, SrVP
U.S. Private Banking:
Leslie E. Bains, SrVP

85% of the readers of
TRUSTS & ESTATES
are involved in personal trusts.

CHEMICALBANK

CHEMICAL BANKING CORPORATION
CHEMICAL BANK
30 Rockefeller Plaza 10112
212/621-2642 Tr$15.5 Bil
PRIVATE BANKING GROUP
  MngDir: John T. Fogarty, GrpExec
  NbMgt: Susan J. Thomas, VP
TRUST AND ESTATES
  Mgt: Gary M. Sherman, SrVP
  Hd: Sherwood L. Monahan, VP
  Admin: Steven P. Borner, VP
    James N. Donaldson, VP
    Diane McGuire, VP
    Mary Anne Kraus, VP
    Inv: William T. Oliver, Jr., VP
INVESTOR SERVICES
  Mgt: Gary M. Sherman, SrVP
CUSTODY SERVICES
  Admin: Daniel P. McKay, VP
    Yoke Trentacosta, VP
CHEMICAL ASSET MANAGEMENT, INC., Tampa, FL
    Jeffrey M. Curchin, Pres
VAN DEVENTER & HOCH, INC., Glendale, CA:
    Richard A. Snyders, Pres
BROWN & COMPANY, Boston, MA:
    George A. Brown, Pres
THE PORTFOLIO GROUP, INC., New York, NY:
    Timothy J. Morris, Pres
    James M. O'Donnell, SrVP
DOMESTIC PRIVATE BANKING
  Mgt: John R. Fox, SrVP
    Stephen A. Laserson, SrVP

CITIBANK,NatAssn
One Citicorp Center, 153 E. 53rd St. 10043
212/559-1000 Tr$34.4 Bil
INDIVIDUAL BANK
Private Banking Group
    David E. Gibson, SrVP
PBG-US/Investment Division
  Hd: Stewart B. Clifford, SrVP
  Invt: Lyman Frieze, VP
  TrEst: James Carey, VP
  Sls&Nat'lExp: Richard E. Foley, VP

FIDUCIARY TRUST CO. INTERNATIONAL
Two World Trade Center 10048
212/466-4100 Tr$15.539 Mil
  Hd: Lawrence S. Huntington, Chm
    Henry H. Moulton, VChm
    Landon Thomas, VChm
    L. F. Boker Doyle, Pres
    James E. Deane, ExecVP&GenCoun
  IndInv: Bennett L. Fisher, SrVP
  Tr&Est: Robert F. Phelps, VP&TrCoun
    Donald F. Stubbs, VP&TrCoun
  TrAdmin: Robert Mattson, VP&TO
  EmplBen: Marsha Pierson, VP
  Nb: George J. Mullen, SrVP
    Catherine K. Janson, VP
  Cust: Ronald H. Wood, SrVP
  Res: Stewart Edgar, SrVP
  Tax: Thomas Martyn, VP
  Opers: David K. Stone, ExecVP

FIRST AMERICAN BANK OF NY
Asset Management Group
350 Park Ave. 10022
212/418-5492
(Branch of Albany)
    Barbara A. Lewis, VP
    Francis X. Moeller, VP

FIRST FIDELITY TRUST COMPANY NEW YORK
20 Broad St. 10005
212/809-7934
(Affiliate of First Fidelity Bank, N.A., Newark, NJ)
    Charles E. Haas, Chm&Pres
    Richard Schmude, SrVP
    Kenneth Benton, SrVP
    Janice Cook, SrVP

The Directory of Trust Institutions is included in a T&E subscription!

Tiffany & Co.
Invites You To Consult With Our
Estate Jewelry Specialist

For more than seven generations,
Tiffany & Co. has served as purchaser and broker
for estates worldwide.

Should you wish to arrange discreet disposal of
fine jewelry or gemstones, please call our
Estate Department at 212-605-4281.

TIFFANY & CO.
NEW YORK • FIFTH AVENUE AND 57TH STREET

RIOTTO-JONES, INC.
EXECUTIVE SEARCH
Nine experienced Trust & Investment Professionals
devoted exclusively to
Trust & Investment placements ... nationally.

CONTACT: Anthony R. Riotto or Roger H. Jones
Tel. (212) 697-4575 Fax (212) 370-9395
310 Madison Ave., Suite 730, New York, NY 10017

— INVEST IN INDEPENDENCE —
HELEN KELLER SERVICES FOR THE BLIND delivers quality services for infants, children, teens, adults and seniors who are visually impaired, blind and deaf-blind . . . and their families.

For information on arranging a legacy or other gift, contact:
Dennis Cody
Director of Development
Helen Keller Services for the Blind
57 Willoughby Street
Brooklyn, New York 11201
(718) 522-2122
aka Industrial Home for the Blind — Since 1893!

THE COMMUNITY SERVICE SOCIETY OF NEW YORK

A 140 year old social welfare agency working to alleviate the causes of poverty and empower low-income New Yorkers.

CSS FIGHTS POVERTY THROUGH:

- Research
- Legislation
- Advocacy
- Community Development
- Service to Poor Communities

Your clients can leave a lasting legacy by supporting the Community Service Society of New York.

FOR INFORMATION PLEASE CONTACT:

Director of Individual Giving
Community Service Society of New York
105 East 22nd Street
New York, N.Y. 10010
(212) 614-5408

The American Foundation for the Blind

Helen Keller's Cause in the U.S.

The American Foundation for the Blind (AFB) helps blind and visually impaired people achieve independence with dignity in all sectors of our society.

Gifts to AFB support programs and services in education, employment, technological and social research, rehabilitation, development of adaptive devices, and public information.

Please contact Doris Dieter, Director of Planned Giving at 212-620-2030 for more information about bequests and other gifts to AFB.

NEW YORK (Cont'd)

New York (Cont'd)

FIRST INTERSTATE TRUST COMPANY OF NEW YORK
Two Broadway, 29th Fl. 10004212/363-3320
Russell K. Snow, Pres
Vern Kozlen, SrVP
Mike Klugman, VP&Mgr

IBJ SCHRODER BANK & TRUST CO.
One State St. 10004
212/858-2100 Tr$572 Mil
Hd: Larwence M. Chong, SrVP
EmplBen,Cust: Edgar Coster, VP
PersTr,PvtBkg: Colin A. Browning, ExecVP
CorpTr,CorpAgcy: George R. Sievers, SrVP
TrInv: Charles Porten, CIO
TrOpers: John Banno, SrVP

IRVING TRUST
One Wall St. 10015
212/635-1111 Tr$5.3 Bil
FIDUCIARY SERVICES GROUP
Tr&InvSvcs: Thomas W. Archibald, SrVP
PersTr: Janet E. Hunt, SrVP
InvRes: Gary N. Yalen, SrVP
ComTrF: Brian J. Keeney, VP
Nb: W. Michael Funck, VP

M&T BANK
654 Madison Ave., P.O. Box 40 10021
212/303-0400
(Branch of Buffalo)

MANUFACTURERS HANOVER TRUST CO.
600 Fifth Ave. 10020
212/957-1360 Tr$35.6 Bil
(Subsidiary in Miami, FL with offices in Boca Raton)
Private Banking and Securities Industry Division
DivHd: Lindsay Macarthur, ExecVP
PersTr: Charles B. Grimes, SrVP
InvGp: Henry E. Gooss, SrVP&ChIO
Tr&Est: John J. Kindred, III, VP
TrInv: Jerry R. Condon, VP
PersInvCoun: Beverly S. King, VP
Cust: Albert L. MacNeill, VP
TrOpers: Frank Gibbs, VP
Nb-PersTr: James D. Conlon, VP

MARINE MIDLAND BANK

member: HongkongBank group

MARINE MIDLAND BANK,N.A.
250 Park Ave. 10177
212/503-6815 Tr$5 Bil
(Regional Trust Depts. in Buffalo, New York City, Rochester & Syracuse)
INVESTMENT SERVICES DIVISION:
Hd: Paul W. Higgins, DivExec&MngDir
MARINVEST INC:
Mktg: W. Denman Zirkle, Dir
MutFdSvcs: Richard J. Loos, Dir
PRIVATE CLIENTS GROUP:
Hd: Susan E. Rau, Dir
PersTr: Alan S. Trench, VP(N.Y. Region)
Robert B. Salisbury, VP(Mid-State Region)
Richard C. Landel, VP(Western Region)
Charles F. Pickhardt, VP(Rochester Region)
TrInv: Edgar Muth, VP
ComTrF: Jonathan D. Foster, VP
Nb: Cathy S. Shockey, VP
DomPvtBnkg: Bernard A. Kennedy, VP
Intern'lPvtBnkg: Antonio Suarez-Oberon, VP(Miami,FL)
OvestMarineBrkgSvc: Robert Grossman, CEO
SECURITES SERVICES GROUP:
Hd: William J. DuMond, GpExec
CorpTr: William P. Gaines, Dir
EmplBen: Stephen J. Hartman, Jr., VP
InstitCust: Donald J. Drohan, VP

MORGAN GUARANTY TRUST CO.
9 W. 57th St. 10019
212/826-1651
(Subsidiary in Palm Beach)
PRIVATE BANKING DIVISION:
Hd: David L. Hopkins, Jr., ExecVP
PersTrAdmin,TrOpers: Daniel W. Drake, SrVP
TrInv: Harry Barbee, Jr., SrVP
ComTrF: Gerald A. Fix, VP&SrTO
Nb: James C. Goodfellow, SrVP
TDP: John J. Halpin, VP
US&IntnlPvtBnkg: Arthur B. Sculley, SrVP
CORPORATE TRUST:
CorpTr: John W. Flaherty, SrVP

NORSTAR TRUST COMPANY
56 E. 42nd St. 10017
212/907-5206
Downstate Area
Mgr: James A. Waterman, VP

NORWEST TRUST COMPANY, NEW YORK
2 Wall St. 10005
212/385-0282
(Branch of Norwest Bank, Minnesota, N.A., MN)
Jerry Gudmundson, Pres-Minneapolis
Lucinda Medina, VP-Minneapolis
Hd,CorpTr,Nb: Jim Hinte, AsstVP
TrOpers: Michael Cacace

REPUBLIC NATIONAL BANK OF NEW YORK
452 Fifth Ave. 10018
212/930-8922 Tr$300 Mil
Hd: Robert W. Dumser, SrVP
PersTr: Joseph F. Collins, III, FVP
TrInv: Michael D. Hirsch, SrVP
EmplBen: Roger Giorgianni, AsstVP
TrOpers: Anthony Fazzese, FVP
Nb: George D. Roberts, III, VP
TDP: Anthony Pla, AsstVP

J. & W. SELIGMAN TRUST COMPANY
130 Liberty St. 10006
212/488-0200
Hd: William H. Hazen, Pres&CEO
PersTr,ComTrF: Theodorus V. W. Cushny, SrVP&SrTO
TrInv: Junius C. Davenport, III
EmplBen: Gary S. Lesser
TrOpers,TDP: Robert J. Moriarty, VP
Nb: Charles F. Ward, III

STERLING NATIONAL BANK & TRUST CO.
355 Lexington Ave. 10017
212/490-9844 Tr$100 Mil
Hd: E. M. Greenthal, SrVP
TrOpers: Louise A. Giampietro, TO

UNITED MISSOURI TRUST CO. OF NEW YORK
50 Broadway 10005
212/968-1990
(Branch of Kansas City, MO)
E. Frank Ware, Pres
John R. DeMarco, AsstVP

UNITED STATES TRUST CO. OF NEW YORK
45 Wall St. 10005
212/806-4500 Tr$11.800 Bil
(Branches in Palm Beach, FL and Los Angeles, CA)
Daniel P. Davidson, Chm&CEO
H. Marshall Schwarz, Pres
AssetMgt: Jeffrey S. Maurer, ExecVP
InvPolicy: Frederick B. Taylor, Chm
PersTrAdm: Stuart K. Aisenbrey, SrVP
CorpTr: Malcolm J. Hood, SrVP
FinCoun&SlsMgt: Mary B. Lehman, SrVP

Discretionary Trust Assets: This figure should reflect the market value of employee benefit, personal trusts, estates, and managed agencies over which each institution exercises investment discretion as reported to the F.D.I.C. on the "Annual Report of Trust Assets".

Newburgh

THE BANK OF NEW YORK
(Mid-Hudson Region)
280 Broadway 12550
914/561-8200 Tr$200 Mil
(Branch of New York City)
Hd,Nb: Francis X. Gallivan, SrVP
TrInv: James F. Cataldo, VP
EmplBen: David Brunix, AsstTO

NORSTAR TRUST COMPANY
385 Broadway 12550
914/565-8444
(Branch of Eastern Region)
Hd: Louis S. Plaut, VP/MgrNewburghArea
PersTr,Adm: Edward W. Groth, VP&TO
Dorothy Oberle, VP&TO
TrInv: Thomas V. Guariono, VP
EmplBen: Nicholas Schettino, EBO

Norwich

NATIONAL BANK & TRUST CO.
P.O. Box 351 13815
607/334-2231 Tr$400 Mil
Hd: John D. Roberts, SrVP
PersTr,Nb: Richard Runyon, VP&TO
TrInv,ComTrF: Warren Nash, VP&TrInvO
EmplBen: Charles Lord, VP
Tax: Tony Reiss, AsstVP
CorpTr: Josephine Johnson, CTO
TrOpers: Kathlene Swift, TOpO

Ogdensburg

NORSTAR TRUST COMPANY
320 Ford St. 13669
315/393-2700
(Branch of Eastern Region)
Hd: Frank Bateman, VP&TO
PersTr: Eileen O. Hurst, AsstTO

Olean

THE EXCHANGE NATIONAL BANK
201 N. Union St., P.O. Box 690 14760
716/372-0110 Tr$60 Mil
Hd: L. Thomas Malone, VP&TO
PersTr: Catherine B. Koebelin, AsstTO
EmplBen: Edward C. Selee, VP

KEY TRUST COMPANY
129 N. Union St. 14760
716/372-3171
Hd: William C. Francher, ExecVP
Mgr: Gregory K. Bump, VP&TO

Oneida

ONEIDA VALLEY NATIONAL BANK
160 Main St. 13421
315/363-4500 Tr$18 Mil
Hd: Charles R. Stevens, VP&TO

Oneonta

WILBER NATIONAL BANK
245 Main St. 13820
607/432-1700 Tr$188 Mil
Hd: Benjamin C. Nesbitt, VP&SrTO
PersTr,: Herbert A. Simmerly, Jr., VP&TO
TrInv: Erica Decker, TrInvO
EmplBen: Priscilla Welch, TO
TrOpers: Patricia Lowe, TOpMgr

Owego

THE OWEGO NATIONAL BANK
203 Main St., P.O. Box 187 13827
607/687-0670 Tr$5.9 Mil
Hd: Edward J. Wood, Jr., Pres&SrTO
Patricia P. Gorman, VP&TO
Robin A. Vergason, Sec&TO

Plattsburgh

NORSTAR TRUST COMPANY
25-27 Margaret St. 12901
518/561-3100
(Branch of Eastern Region)
Hd: Arthur Higgins, TO

Poughkeepsie

THE BANK OF NEW YORK
Northern Division
285 Main Mall, P.O. Box 1271 12602
914/471-2200 Tr$42 Mil
Hd: Owen T. Clarke, Jr., VP&TO

Riverhead

SUFFOLK COUNTY NATIONAL BANK
322 Roanoke, Box 9002 11901
516/727-2600
PersTr: Dan A. Cicale, AsstVP&TO
Alane Moreno, TrAdminO
EmplBen: Lori E. Thompson, EBO

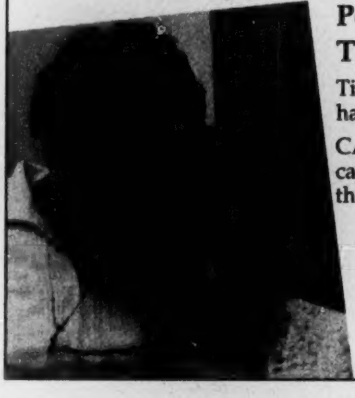
When The Diagnosis Is Cancer And A Cure Is No Longer Possible ... There Is All The Time In The World At Calvary

Time for the care, comfort and compassion that has been the CALVARY hallmark since 1899.

CALVARY Hospital is the nation's only acute care specialty hospital dedicated exclusively to the palliative care of advanced cancer patients.

To plan a gift or bequest, write or call:

CALVARY FUND
CALVARY HOSPITAL
1740 Eastchester Road, Bronx, NY 10461
(212) 518-2077



Vested Interest . . .

GREENE PERSONNEL CONSULTANTS specializes in conducting discreet confidential searches.

Candidates include: Trust Department Head; New Business Development; Employee Benefits; Charitable Trust; Trust Administration; Estate Settlement; Trust Investment/Portfolio Management; Estate Planning and Trust Taxation; Operations.

Call us in confidence at (401) 272-4472.

GREENE PERSONNEL CONSULTANTS
1009 FLEET BANK BUILDING
PROVIDENCE, RI 02903

Support Memorial Sloan-Kettering Cancer Center . . . You will be giving the gift of hope.

Our mission is the control, cure, and prevention of cancer. If you have a client interested in supporting our efforts through a bequest, trust or gift of property, encourage them to contact the nation's preeminent private cancer center.

Memorial Sloan-Kettering Cancer Center
1275 York Avenue NY NY 10021
attn: T. Peter Anderson (212) 207-3517

Include Your Logo
See Page 232

NEW YORK (Cont'd)

Rochester

CENTRAL TRUST CO.
44 Exchange St. 14614
716/546-4500 Tr/o$600 Mil
Hd: Robert E. Dell, SrVP&TO
PersTr: C. John Matteson, VP&TO
TrInv: Robert E. Wittman, VP
EmplBen: Sandra M. Istvan, PTO
TrOpers: Deborah Peterson, AsstVP&TOpO
Nb: Theresa A. Mazzullo, VP&TO

CHASE LINCOLN FIRST BANK, N.A.
One Lincoln First Square 14643
716/258-5200 Tr$3.5 Bil
(Branches in Canandaigua & Geneva)
Hd: Peter O. Brown, SrVP
PersTr: Arnold J. Mori, VP
CorpAcy: Paul A. Simon, VP
TrInv: W. Christopher Maxwell, SrVP
EmplBen: John S. Bonin, SrVP
TrOpers: Kenneth J. Rivenburgh
Nb: Susan F. Adsit, VP
PvtBnkg: Thomas M. Doeblin
PersBkng: Nancy G. Broderson, SrVP

MARINE MIDLAND BANK,NatAssn
One Marine Midland Plaza 14639
716/238-7161
Hd: Charles F. Pickhardt, RegMgr
PersTr: Lawrence J. Oberlies, VP
TrInv: Phillip Martin, VP

NORSTAR TRUST COMPANY
One East Ave. 14638
716/546-9130 Tr$3.1 Bil
Western Region
(Branches in Auburn, Buffalo, Corning, Ithaca, Jamestown, Syracuse & Wellsville)
Richard G. Crawford, ExecVP&Mgr-Western Reg
Hd: Sandra M. Democh, SrVP&Mgr-Rochester
Peter E. McLellan, VP&Mgr-Central NY Area
James V. D'Amico, SrVP&Mgr-Buffalo Area
Walter Lowe, VP&Mgr-Auburn Office
Anthony E. Pratt, AsstVP&Mgr-Wellsville Office
PersTr: Samuel A. Curtis, VP
CorpTr: Joseph A. Gorman, VP
TrInv: Peter J. Gaess, VP&Mgr
ComTrF: Kristina L. Young, CTFO
EmplBen: Louis H. Bloom, SrVP&Mgr
TrOpers: Dennis Slimmer, VP
Mktg&Sls: Marshall Raucci, Jr., SupMgr

Rome

NORSTAR TRUST COMPANY
200 Liberty Plaza 13440
315/337-7500
(Branch of Eastern Region)
Nb: Mark Kennedy, AsstVP

Saratoga Springs

THE ADIRONDACK TRUST COMPANY
473 Broadway 12866
518/584-5844
Hd: Clark S. Curtis, Jr., SrVP&TO
PersTr,EmplBen: Lisa T. Walbridge, AsstTO
TrOpers: Sharon Van Winkler

Scarsdale

THE BANK OF NEW YORK-SCARSDALE
Trust Department
8 E. Parkway 10583
914/723-1300 Tr$175 Mil
Hd: James A. Sutton, VP
PersTr: David T. Andrews, VP
Cust: Margery Bucci, VP
Opers: Kevin Gallagher, AsstVP

Schenectady

NORSTAR TRUST COMPANY
216 State St. 12305
518/370-7609
(Branch of Eastern Region)
Hd: Henry C. Lockwood, VP
PersTr: Joyce C. Solberg, AsstTO
Inv: Robert L. Leslie, VP&TO

TRUSTCO BANK, N.Y.
P.O. Box 380 12301
518/377-3311 Tr$475 Mil
Hd: John E. Colley, SrVP
PersTr: James Niland, VP&TO
TrInv: William H. Milton, III, ExecVP&Sec
ComTrF: Mark Naglesmith
TrOpers: Lyda LaMont, Mgr
EmplBen: P. Willsey, TO
Nb: Robert Scribner
TDP: Kathleen Dow
TrCom: Peter Zakriski

Smithtown

BANK OF SMITHTOWN
P.O. Box 456 11787
516/360-9357 Tr$50 Mil
Hd,PersTr,TrInv,Nb: John Quincy Adams, VP&TO
CorpTr: Cynthia Verunac, AsstTO
EmplBen: Rosanna Dill
TrOpers,TDP: Alane Moreno
Betty Santini

Staten Island

COMMUNITY NATIONAL BANK & TRUST CO.
P.O. Box 222 10306
718/351-8000 Tr$4.5 Mil
AsstMgr: Josephine Busacca

GATEWAY STATE BANK
1630 Richmond Rd. 10304
718/979-4000 Tr$88 Mil
Hd: Catherine M. Paulo, SrVP&TO
Adm: John K. Daly, TO

Syracuse

CHASE LINCOLN FIRST BANK,NatAssn
(Syracuse Division)
One Lincoln Center, P.O. Box 4911 13221
315/424-2764 Tr$111 Mil
Hd,PersTr: Robert M. Snyder, VP
TrInv: Michael V. Sees, VP
Nb: Mark W. Moore

KEY BANK OF CENTRAL NEW YORK
201 S. Warren St. 13202
315/470-5209-10
Hd: William C. Francher, VP&TO
PersTr: Robert W. Stephens
TrInv: Fred Pitone
EmplBen: Robert C. Haege
Nb: Stephen E. Chase

KEY TRUST COMPANY
(Western Division; Corporate Headquarters Albany)
201 S. Warren St. 13202
315/470-5202
Hd: William C. Francher, ExecVP
PersTr: Robert W. Stephens, SrVP
TrInv: Frederick Pitone, GpVP
EmplBen: Robert C. Haege, VP&TO
Nb: Stephen Chase, VP&BDMgr

MARINE MIDLAND BANK, N.A.
(Midstate Region)
P.O. Box 4888 13221
315/424-3129
(Branches in Binghamton, Utica & Watertown)
Mgr: Robert B. Salisbury
Guy F. Julian, VP
PersTr: James A. Doolittle, VP
EmplBen: G. William Cummings, VP
TrInv: Robert J. McDowell, VP&IO

THE MERCHANTS NATIONAL BANK & TRUST CO. OF SYRACUSE
216-220 S. Warren St., P.O. Box 4950 13221
315/472-5561 Tr$277 Mil
Hd: Thomas F. Ferguson, SrVP&TO
TrInv: Donald M. Mills, VP
TrOpers: Barry Slosberg, TO
EmplBen: James R. Mersfelder, TO
Nb: Timothy Ellis, TO

NORSTAR TRUST COMPANY
100 Clinton Square 13221
315/424-1052
(Branch of Western Region)
Hd: Peter E. McLellan, VP&Mgr-Central NY Area

Troy

NORSTAR TRUST COMPANY
59 Third St. 12180
518/447-4025
(Branch of Eastern Region)
Nb: William V. O'Connor, VP

At any age . . . When visual impairment causes problems . . .

The Jewish Guild for the Blind brings solutions.

For more than 70 years, The Guild has served the needs of people with vision disabilities, regardless of age, race, creed, additional physical impairments or ability to pay.

To learn more call
212-769-6200 or write

THE JEWISH GUILD FOR THE BLIND
15 WEST 65TH STREET,
NEW YORK, NY 10023

THE GUILD

Utica

MARINE MIDLAND BANK, N.A.
520 Seneca St. 13502
315/798-2174
(Branch of Midstate Region, Syracuse)
MgrTrInv: G. Leiter Doolittle, VP

NORSTAR TRUST COMPANY
268 Genesee St. 13502
315/798-2643
(Branch of Eastern Region)
Hd: Phillip K. Dorn, SrVP&TO
PersTr: Cristian G. Heilmann, VP&SrTO
TrInv: Robert R. Button, VP
EmplBen: Lloyd H. Cristman, SrEBO
Nb: Mark R. Kennedy, AsstVP

Walton

NATIONAL BANK OF DELAWARE COUNTY
P.O. Box 389 13856
607/865-4126 Tr$2.2 Mil
(Branches in Andes & Franklin)
Hd: Frank Dovidio, Pres&TO
PersTr,Nb: Andrea R. Paternoster, AsstVP&TO
TrOpers: Lois R. Hodge, AsstTO

Watertown

KEY TRUST COMPANY
200 Washington St. 13601
315/782-3651
(Branch of Syracuse)
Hd: William C. Francher, ExecVP
Mgr: Peter H. Boyce, VP
Nb: Peter L. Salmon, FPO
Admin: Donna Dundon, TO

MARINE MIDLAND BANK,N.A.
120 Washington St. 13601
315/785-3607
(Branch of Midstate Region, Syracuse)
John B. McNally, SrTO

Wellsville

NORSTAR TRUST COMPANY
113 N. Main St. 14895
(Branch of Western Region)
Mgr: Anthony E. Pratt, AsstVP

White Plains

THE BANK OF NEW YORK
(County Trust Region)
123 Main St. 10602
914/946-4000 Tr$500 Mil
(Branch of New York City)
Hd: Edmond V. LeDonne, VP
TrInv: Alan Riecke, VP
Cust: James O'Connor, VP
Nb: Thomas Maloney, AsstVP

BANKERS TRUST CO.
One North Lexington Ave. 10601
914/397-8800
(Branch of New York City)
Hd: William J. Goepfert, VP
PersTr: Paul J. Bisset, VP
TrInv: Hilary P. Donegan, VP

THE CHASE MANHATTAN BANK, N.A.
NBW Division
31 Mamaroneck Ave. 10601
914/328-8000 Tr$650 Mil
Hd: Michael J. Hurley, VP
PersTr: Donald S. Rotzien, VP
TrInv: Harold W. Stein, VP
EmplBen: John J. Madden, PenTO
TrOpers: Lynne Civita, TOpO
Nb: John N. Calley, VP

87% of the readers of
TRUSTS & ESTATES
save back issues.

Woodbridge

BESSEMER TRUST COMPANY
100 Woodbridge Center Dr. 07095-0983
201/855-0800 Tr$2.0 Mil
(Branch of New York, NY)
Hd: John R. Whitmore, Pres&CEO
PersTr: Guy S. Waltman, ExecVP
TrInv: Charles W. Hastings, ExecVP
ComTrF: Gregory C. Clark, ExecVP
TrOpers: Bruce H. Ballehr, VP
Nb: Roger C. Elliott, Sr., ExecVP

Woodbury

FIRST NATIONAL BANK OF LONG ISLAND
800 Woodbury Rd. 11797
516/364-3436
Hd: Dominick J. Chiar, ExecVP&SrTO
PersTr,Nb: Patrick J. Mulligan, VP
TrOpers,EmplBen: Susan Hempton, AsstTO
TrInv: Claudia Hubbard, AdmAsst

NORTH CAROLINA

Ahoskie

PLANTERS NATIONAL BANK & TRUST CO.
P.O. Box 887 27910
919/332-3165
(Branch of Rocky Mount)
Form: Robert E. Brinkley, AsstVP

Albemarle

FIRST BANK
120 N. First St. 28001
704/982-8734 Tr$2.3 Mil
Jason Dove, TO
Donna Clayton, TrAsst

Asheville

FIRST CITIZENS BANK & TRUST CO.
48 Patton Ave., P.O. Box 2096 28802
704/252-5321
(Branch of Raleigh)
PersTr: Andy D. Waters, TO
Nb: Michael E. Bruder, TO

FIRST UNION NATIONAL BANK OF NORTH CAROLINA
P.O. Box 2450 28802
704/253-6811
(Main Office: Charlotte)
Adm: T. J. Covington, III, VP&TO
Nb: Karen Watson, TO

NCNB NATIONAL BANK
P.O. Box 1881 28802
704/251-8000
(Branch of Charlotte)
CityTrMgr: James W. Barnette, Jr., VP&TO
PersTr: C. Stephen Russell, VP&TO

WACHOVIA BANK & TRUST CO.,NatAssn
P.O. Box 2510 28802
704/255-2426
(Branch of Winston-Salem)
TrMgr: John C. Holderfield, VP

Chapel Hill

NCNB NATIONAL BANK
P.O. Box 570 27514
919/942-5183
(Branch of Charlotte)
CityTrMgr: Victoria D. O'Rouke, AsstVP

Charlotte

BRANCH BANKING & TRUST CO.
200 S. Tryon St. 28202
704/342-7000
(Branch of Wilson)
Frederick E. Hill, SrVP&TO

FIRST CITIZENS BANK & TRUST CO.
128 S. Tryon, P.O. Box 31727 28231
704/335-4070
(Branch of Raleigh)
PersTr: C. William Hunt, Jr., VP&TO
EmplBen: James P. Keift, VP
Nb: William E. Weiner, VP

FIRST UNION NATIONAL BANK OF NORTH CAROLINA
301 S. Tryon St. 28288
704/374-6299
(Personal Trust Offices: Asheville, Charlotte, Concord, Greensboro, Hendersonville, Hickory, Raleigh & Winston-Salem)
Capital Management Group:
CMGHd: Richard K. Wagoner, ExecVP
FidSvcs: W. Donald Baird, SrVP&SrTO
InvSvcs: William R. Hackney, III, VP&TO
EmplBen: Ronald Johnson, VP&SrTO
TrOpers: Patricia Balentine
Sls: Jack S. Courtney, II, VP&TO
NCPersTrGpMgr: Roger Littell, VP&SrTO
Nb: Donald J. Hodgens, VP&TO
Glen Jackson, VP&TO

NCNB NATIONAL BANK
One NCNB Plaza, T09-1 28255
704/374-5731 Tr$7.064 Bil
(Branches in Asheville, Chapel Hill, Charlotte, Greensboro, Greenville, Hickory, High Point, Raleigh, Wilmington and Winston-Salem. In Florida: Boca Raton, Bradenton, Ft. Lauderdale, Ft. Myers, Indian Rocks, Jacksonville, Miami, New Port Richey, Orlando, Palm Beach, Sarasota, Tampa. In South Carolina: Charleston, Columbia, Greenville, Hilton Head Island and Myrtle Beach)
TrGpExec: Charles G. Smith, IV, ExecVP
PersTrDiv: David J. Cathcart, SrVP&DivExec
WesternRegMgr: Thomas A. Wellner, VP&TO
SpecTrSvcs: W. Richard Kelly, SrVP&TO
TxMgr: Wade H. Alley, Jr., VP&TO
REMgr: Charles M. Gulledge, VP&TO
BusAdvSvcs: James A Clark, VP&TO
CorpTrDiv: Merwin L. Rogers, SrVP&DivExec
EmplBen(NC/SC): Kathryn Q. Cooper, VP&TO
EmplBen(FL): James C. Jackson, VP&TO
InstitCust: J. C. Blucher Ehringhaus, III, VP&TO
CorpSecur: Charles F. Hicks III, VP
Allocations: Frank Frazzitta, VP
InvMgtDiv: Donald G. Berdine, SrVP&DivExec
PersPtfolMgt: Stephen Battle, SrVP
CorpPtfolMgt: Edwin C. Riley, SrVP
InvSvcs: Steven W. Duff, SrVP
Trading: Wendy S. Beavor, VP
BusDevDiv: James C. Rhea, III, VP&DivExec
REInv: Floyd T. Boyce, SrVP
TrOpers: James A. Hullender, SrVP&TO

SOUTHERN NATIONAL BANK OF NORTH CAROLINA
200 S. College St. 28289-0001
704/338-5700
(Regional Trust Dept. of Lumberton)
George E. Collins, Jr., VP&TO
Cindy R. Bunch, TO

UNITED CAROLINA BANK
212 S. Tryon St. 28281
704/372-9938
(Branch of Whiteville)
RegMgr: Ronald Karolyi, VP
PersTr: Ellison Webster, VP
TrInv: Tom Eubanks, VP&TO
EmplBen: Bill Davis, VP

WACHOVIA BANK & TRUST CO.,NatAssn
P.O. Box 31608 28231
704/378-5425
(Branch of Winston-Salem)
TrMgr. Donald G. Murfee, VP

NORTH CAROLINA (Cont'd)

Concord

FIRST CHARTER NATIONAL BANK
P.O. Box 228 28025
704/786-3300 Tr$222.3 Mil
Hd: Lawrence M. Kimbrough, Pres,CEO&SrTO
Hd,PersTr,Nb: Judy A. Gardner, VP&TO
PersTr: Phyllis E. Baucom, VP&TO
TrInv,ComTrF: Nancy Mills, VP&TO
EmplBen: Jennifer C. Serafini, VP&TO
TrOpers,TDP: Penny Carithers, Mgr

FIRST UNION NATIONAL BANK OF NORTH CAROLINA
P.O. Box 467 28025
704/782-4161
(Main Office: Charlotte)
Admin: Joseph C. Hunter, VP&TO

Durham

CENTRAL CAROLINA BANK & TRUST CO. N.A.
P.O. Box 931 27702
919/683-7540 Tr$970 Mil
Hd,Nb: Norwood A. Thomas, Jr., SrVP&SrTO
PersTr,Est: Steven D. Templeton, VP&SrTO
CorpTr,ComTrF,EmplBen:
K. Coffield Knight, FVP&SrTO
TrInv: James S. Agnew, VP&SrTO
TrOpers: Mrs. Alberta M. Buxton, VP&TOpO

MECHANICS & FARMERS BANK
P.O. Box 1932 27702
Tr$1.6 Mil
Hd: Vivian R. Patterson, VP&TO

WACHOVIA BANK & TRUST CO.,NatAssn
P.O. Box 2252 27701
919/683-5261
(Branch of Winston-Salem)
TrMgr: Mrs. Jean F. Holleman, VP

Greensboro

FIRST CITIZENS BANK & TRUST CO.
100 S. Elm St., P.O. Drawer P 27402
919/271-4032
(Branch of Raleigh)
PersTr: Rudy L. Ogburn, VP
Nb: William S. Brown, TO
RE: Jane B. Hewitt, Mgr

FIRST UNION NATIONAL BANK OF NORTH CAROLINA
P.O. Box 21965 27402
919/378-4070
(Main Office: Charlotte)
Admin: Charles W. Saunders, VP&TO
Nb: Barry Sanders, VP&TO

NCNB NATIONAL BANK
P.O. Box 21848 27420
919/370-3645
(Branch of Charlotte)
CentralRegMgr: James A. Hicks, VP&TO
PersTr: Walter A. Hiatt, Jr., VP&TO
Walter C. Faison, VP&TO
Diane J. Davis, TO
Jill Sutherland, TO
Tx: Robert Crouse, VP
RE: C. Norman Smith, Jr., VP&TO
InvMgt: Richard Blankenship, AsstVP
BusDev: Nancy D. Campbell, AsstVP&TO

NORTH CAROLINA TRUST COMPANY
125 S. Elm St., P.O. Box 1108 27402
919/272-5100 Tr$400 Mil
Hd,PersTr: Stephen C. Hassenfelt, CEO
TrInv: Jon F. Goebel, ExecVP
EmplBen: Sue W. Cole, ExecVP
TrOpers: Charlene Martin, TOpO
Nb: Sue W. Cole, ExecVP

PLANTERS NATIONAL BANK & TRUST COMPANY
P.O. Box 3348 27402
919/271-5821
(Branch of Rocky Mount)
Benton L. Spiker, VP&TO

SOUTHERN NATIONAL BANK OF NORTH CAROLINA
P.O. Box 20200 27420
919/275-0905
(Regional Trust Dept. of Lumberton)
Glenda R. Burkett, VP&TO

WACHOVIA BANK & TRUST CO.,NatAssn
P.O. Box 21048 27420
919/373-6482
(Branch of Winston-Salem)
TrMgr: J. David Shaleuly, VP

Greenville

NCNB NATIONAL BANK
P.O. Box 1807 27835
919/758-3471
(Branch of Charlotte)
CityTrMgr: Carl Joyner, VP&TO
PersTr: Nancy Warren, AsstVP&TO
FM: Charles Cone, VP&TO

WACHOVIA BANK & TRUST CO.,NatAssn
P.O. Box 1767 27834
919/757-7293
(Branch of Winston-Salem)
TrMgr: J. E. May, VP

Hendersonville

FIRST UNION NATIONAL BANK OF NORTH CAROLINA
401 N. Main St. 28793
(Main Office: Charlotte)
Admin: O. James Honeycutt, VP&TO

Hickory

FIRST UNION NATIONAL BANK OF NORTH CAROLINA
P.O. Box 279 28601
704/322-0274
(Main Office: Charlotte)
Admin: William Skeen, VP&TO

NCNB NATIONAL BANK
P.O. Box 2408 28601
704/328-5221
(Branch of Charlotte)
CityTrMgr: Nancy Truitt, VP&TO
PersTr: David G. Thompson, AsstVP&TO

High Point

BRANCH BANKING & TRUST CO.
1004 Main St. 27261
919/887-3022
(Branch of Wilson)
Miles Frost

HIGH POINT BANK & TRUST CO.
P.O. Box 2276 27261
919/889-3300 Tr$250 Mil
Hd,TrInv: Charles L. Myers, SrVP&TO
PersTr: James J. Szafran, VP&SrTO
TrInv: Daniel J. Rivera, TrInvO
EmplBen: Janice B. Smith, TO
TrOpers: John D. White, VP&TO

NCNB NATIONAL BANK
P.O. Box 2810 27261
919/889-6141
(Branch of Charlotte)
CityTrMgr: Linda C. Armstrong, VP&TO

WACHOVIA BANK & TRUST CO.,NatAssn
P.O. Box 631 27261
919/887-7650
(Branch of Winston-Salem)
TrMgr: D. Jean Holtzclaw, VP

Kinston

FIRST CITIZENS BANK & TRUST CO.
800 N. Queen St., P.O. Box 849 28501
919/527-3141
(Branch of Raleigh)
PersTr: Linda B. Ham, VP
Nb: Wm. C. Glidewell, SrVP
FM: Doug Smith

Kitty Hawk

PLANTERS NATIONAL BANK & TRUST COMPANY
P.O. Box 551 27949
919/261-3833
(Branch of Rocky Mount)
James A. Wood, Jr., VP&TO

Lexington

LEXINGTON STATE BANK
P.O. Box 867 27292
704/246-6500 Tr$25 Mil
Hd: Clark Dillon, VP&TO
PersTr,Admin: Brenda Manuel, AsstTO
TrOpers: John T. Thacker, Jr., TO
TDP: Marie Crisp

Lumberton

SOUTHERN NATIONAL BANK OF NORTH CAROLINA
P.O. Box 1489 28359-1489
919/671-2254
(Branches in Charlotte, Greensboro, Pinehurst, Raleigh, Southern Pines & Wadesboro)
Hd: Phillip M. Floyd, SrVP&DirTrSvcs
TrInv,ComTrF: C. Rees Jenkins, Jr., VP&SrTO
TrInv: David Byran, VP&TO
EmplBen: Kenneth L. Frie, VP&TO
PersTr: Lottie S. Gilbert, VP&TO
Farm: Frank Boyette, VP
TrSuppSvcs: David B. Butler, VP&TO
EmplBen,Opers: Julie R. Carter, TOpO
TrOpers: Linda Lane, TOpO
TrTx: Dorothee Singletary, TO

Pinehurst

SOUTHERN NATIONAL BANK OF NORTH CAROLINA
901 Chinquapin Rd., P.O. Box 1318 28374
919/295-6511
(Branch of Lumberton)
Hubert H. Ellison, Jr., AsstVP&TDO

Raleigh

BRANCH BANKING & TRUST CO.
333 Fayetteville St. 27601
919/831-4000
(Branch of Wilson)
Nb: Jerry Summers, VP

FIRST CITIZENS BANK & TRUST CO.
20 E. Martin St., P.O. Box 151 27602
919/755-7285 Tr$809 Mil
(Branches in Asheville, Charlotte, Greensboro, Kinston & Wilmington)
GENERAL TRUST DIVISION:
Hd: William J. Cathcart, GenVP
PersTr: Robert E. Schuhmacher, SrVP
CorpTr: Willard A. Simms, VP&TO
TrInv: John R. Noles, SrVP&TO
EmplBen: J. Earl McCormick, SrVP
Nb: Richard Speers, VP&TO
TrOpers: Randall H. Devers, VP&TO
REGIONAL OFFICE:
PersTr: Perrin M. Burton, VP&RegSupv
Nb: N. Sam Allen, VP&TO

77% of the readers of

TRUSTS & ESTATES

select an estate appraiser or auctioneer.*

*Readex

FIRST UNION NATIONAL BANK OF NORTH CAROLINA
P.O. Box 3008 27602
919/829-6273
(Main Office: Charlotte)
Admin: R. Robert Stall, III, VP&TO
Nb: Jeff Raxlin, TO

NCNB NATIONAL BANK
P.O. Box 27287 27611
919/829-6560
(Branch of Charlotte)
EasternRegMgr: Sam F. Lewis, VP&TO
InvMgt: Frank R. Hooper, VP&TO
Tx: Charles G. McClure, Jr., VP&TO
RE: Ed H. Bland, AsstVP&TO
BusDev: Robert C. Vaughn III, TO
EmplBen: Clinton H. Neal, Jr., VP
PersTr: Al F. May, VP&TO
E. Marvin Thompson, Jr., VP&TO
Dottie W. Brooks, AsstVP&TO

SOUTHERN NATIONAL BANK OF NORTH CAROLINA
P.O. Box 98117 27624-8117
919/834-5561
(Regional Trust Dept. of Lumberton)
Brent Miller, VP&TO

UNITED CAROLINA BANK
P.O. Box 20160 27609
919/782-7100
(Branch of Whiteville)
Hd: David N. Snyder, VP&RegMgr
TrInv: Lorraine Bass, AsstTO

WACHOVIA BANK & TRUST CO.,NatAssn
P.O. Box 27886 27611
919/755-7629
(Branch of Winston-Salem)
TrMgr: William A. Rudolph, SrVP&AreaMgr

Reidsville

FIRST NATIONAL BANK
P.O. Box 2037 27320
919/342-3346 Tr$6 Mil
Hd: W. B. Apple, Jr., TO

Roanoke Rapids

PLANTERS NATIONAL BANK & TRUST COMPANY
P.O. Box 490 27870
919/537-9163
(Branch of Rocky Mount)
Carl O. Smith, VP&TO

Rocky Mount

PEOPLES BANK & TRUST CO.
P.O. Box 872 27802
919/977-4014
Hd: John Bell, Jr., SrVP
TrAdm: R. W. Edwards, SrVP&SrTO
TrInv,ComTrF: Tom D. Dalby, SrVP
EmplBen: Susan A. Ayers, VP&TO
TrOpers,TDP: Mervin Jenkins, VP
TrTax: Dan K. Wrenn, VP

PLANTERS NATIONAL BANK & TRUST CO.
P.O. Box 1220 27801
919/977-8300 Tr$200 Mil
(Branches in Ahoskie, Greensboro, Kitty Hawk & Roanoke Rapids)
Hd: B. Clinton Jobe, SrVP&SrTO
PersTr: Paul R. Border, III, VP&TO
TrInv,ComTrF: D. Carlisle Whitlock, VP&TO
EmplBen: Frank E. Davis, VP&PTO
TrOpers: Connie C. Broadway, VP&TOpO
Tax: Robert A. Enright, III, TTO
Nb: Robert G. Drons, VP&TO
Farm: Paul R. Bulluck, Jr., VP
TrMktg: Barbara F. Powell, TO

Salisbury

SECURITY BANK & TRUST CO.
P.O. Box 2189 28145-2189
704/633-7800 Tr$45 Mil
Hd: F. L. Rodenbeck, Jr., SrTO&TrCoun
J. T. Johnson, Jr., AsstVP&TO

Shelby

THE FIRST NATIONAL BANK
P.O. Box 168 28150
704/484-6233 Tr$85 Mil
Hd: William E. Plowden, Jr., VP&TO
TrOpers: Dorothy W. Pearson, AsstTO
EmplBen: Melissa L. Gregory

Southern Pines

SOUTHERN NATIONAL BANK OF NORTH CAROLINA
P.O. Box 147 28387
919/692-5545
(Regional Trust Dept. of Lumberton)
Hd: Elizabeth K. Reed, AsstVP&TO
PersTr: Elouise Crews, TO
EmplBen: Patrice D. Cain, AsstTO
Nb: Mark Perry, VP&TO

Wadesboro

SOUTHERN NATIONAL BANK OF NORTH CAROLINA
P.O. Drawer 111 28170
704/694-6521
(Regional Trust Dept. of Lumberton)
Lee Roy Lookabill, Jr., VP&TO
Loraine G. Russell, AsstTO

Whiteville

UNITED CAROLINA BANK
P.O. Drawer 632 28472
919/642-5131 Tr$800 Mil
(Branches in Charlotte, Raleigh & Wilmington)
Hd: Jerry L. Schrader, SrVP&TrGpExec
PersTr: David V. Wyatt, VP&TO
CorpTr: Julian Parks, SrVP
TrInv: Joe Johnston, VP
EmplBen: Susan McKeithan, AsstVP&TO
TrOpers: C. G. Townsend, VP
Nb: Andy Sessoms, VP&DirTrRegs
TDP: Jenel English, TOpSupv
FM&NatRes: David Barker, VP
Tax: Terray Suggs

Wilmington

FIRST CITIZENS BANK & TRUST CO.
8 Front St., P.O. Box 1619 28402
919/762-0301
(Branch of Raleigh)
Joseph C. Knox, Jr., VP&TO

NCNB NATIONAL BANK
155 N. Front St., P.O. Box 1290 28401
919/763-9951
(Branch of Charlotte)
CityTrMgr: Mary H. Knight, VP&TO

UNITED CAROLINA BANK
Third & Princess Sts. 28402
919/762-8791
(Branch of Whiteville)
Hd: R. Michael Mincey, VP&RegMgr
EmplBen: Jennifer Casey, AsstVP
PersTr: Jerry Morris, AsstVP

WACHOVIA BANK & TRUST CO.,NatAssn
P.O. Drawer 1170 28402
919/251-2351
(Branch of Winston-Salem)
TrMgr: Lorraine H. Means, VP

Wilson

BRANCH BANKING & TRUST CO.
223 W. Nash St. 27893
919/399-4225 Tr$2.3 Bil
(Branches in Charlotte, High Point & Raleigh)
Hd: W. Ray Long, ExecVP

Winston-Salem

FIRST UNION NATIONAL BANK OF NORTH CAROLINA
P.O. Box 2114 27893
919/761-3800
(Main Office: Charlotte)
David Lundquist, VP&TO
Nb: Charles Corpening, VP&TO

FIRST WACHOVIA TRUST SERVICES
P.O. Box 3099 27150
919/770-5507 Tr$9.3 Bil
(Parent organization for trust services offered by Wachovia Bank & Trust Co. in North Carolina and First National Bank of Atlanta in Georgia. See details under state listings.)
First Wachovia TrExec: David L. Cotterill, ExecVP
Wachovia Exec: David L. Cotterill, ExecVP
First Atlanta Exec: George W. P. Atkins, ExecVP
PersTr: James M. Gregg, Jr., GpExec
CapMgt: Dennis R. Monroe, GpExec
InstitFdMgt: Arthur G. Kiser, Jr., GpExec
TrInv,ComTrF: H. Vernon Winters, GpExec
TrOpers,TDP: John H. Ferguson, GpExec
TrCont: John D. Corbin, SrVP&Mgr
EmplBen: Clayton A. Boggan, Jr., SrVP&Mgr
CorpTr: Harry W. Rolison, SrVP&Mgr
CharitFnds: E. Ray Cope, SrVP&Mgr

NCNB NATIONAL BANK
102 W. Third St. 27101
919/721-4010
(Branch of Charlotte)
CityTrMgr: M. Lula Cook, VP&TO

WACHOVIA BANK & TRUST CO.,NatAssn
P.O. Box 3099 27150
919/770-5507 Tr$7.0 Bil
(Additional Trust Offices in Asheville, Charlotte, Durham, Greensboro, Greenville, High Point, Raleigh and Wilmington)
Hd: David L. Cotterill, ExecVP
PersTr: J. M. Gregg, Jr., SrVP-GpExec
PersTrOffice: John W. Burwell, SrVP&AreaMgr
InstitFdsMgt: Arthur G. Kiser, SrVP-GpExec
CorpTr: Harry W. Rolison, SrVP
EmplBen: Clayton A. Boggan, Jr., SrVP
CharitFds: E. Ray Cope, SrVP
TrInv,ComTrF: H. Vernon Winters, SrVP-GpExec
TrOpers: John H. Ferguson, SrVP-GpExec
CapitalMgt: Dennis R. Monroe, SrVP-GpExec
TrCont: John D. Corbin, SrVP-GpExec

NORTH DAKOTA

★Bismarck

FIRST TRUST COMPANY OF NORTH DAKOTA
P.O. Box 1778 58501
701/222-6221
(Division of Fargo)
James Bierdeman, ClientGpMgr-West
Warren Kitzan, TrExec

KIRKWOOD BANK & TRUST CO.
P.O. Box 6089 58502
701/258-6550
Bill Pfau, Csh

NORWEST BANK NORTH DAKOTA, NA
INVESTMENTS & TRUST
58501
(Branch of Fargo)
Hd: Terrance W. Ness, VP

Bottineau

FIRST NATIONAL BANK & TRUST
424 Main St. 58318
701/228-2236
Hd: Dennis L. Burud, VP&TO

NORTH DAKOTA (Cont'd)

Bowman

FIRST NATIONAL BANK OF BOWMAN
P.O. Drawer B 58623
701/523-3594
Hd: Jeffrey G. Kline, VP&TO
Mark S. Sivertson, VP&TO

Devils Lake

THE RAMSEY NATIONAL BANK & TRUST COMPANY
P.O. Box 160 58301
701/662-4024 Tr$43 Mil
Hd: George W. Cox, ExecVP&TO
PersTr: Mark Flaig, TO
EmplBen: Karen Hausmann, AsstTO&Auditor

Dickinson

COMMUNITY FIRST NATIONAL BANK & TRUST CO.
P.O. Box 1158 58601
701/227-0801 Tr$31 Mil
PersTr,Est,Conservatorships,RetPlans:
Betty Kolling, SrTO
EmplBen,InvMgmt: Estelle Wolberg, SrTO

LIBERTY NATIONAL BANK & TRUST CO.
P.O. Box 1118 58602
701/227-0881 Tr$23 Mil
Hd: Jon Hendrickson, VP&TO
Daryl Kudrna, AsstVP&TO
TrOpers: Linda Krebs, AsstTO
Mary Cascaes, AsstTO

Ellendale

THE FIRST NATIONAL BANK AND TRUST COMPANY OF ELLENDALE
P.O. Box 99 58436
701/349-3213
Hd: Marilyn Burow, Pres
PersTr,CorpTr,TrInv,ComTrF: Vic Steinwand, VP

Fargo

DAKOTA FIRST TRUST CO.
P.O. Box 2645 58108
701/235-3568
Hd: Stephen Stroud, Pres
PersTr,CorpTr: John Stibbe, AsstVP
EmplBen: Jeffrey Boehm, AsstVP
TrOpers: Delphine Hildahl, AsstVP
FM,TaxSvcs: Marv Swan, AsstVP
TrInv,ComTrF: Dana Burnham, VP
Nb: Gary L. Johnson, VP

FIRST INTERSTATE BANK OF FARGO, N.A.
Main at Broadway 58124
701/293-2222 Tr$200 Mil
Hd,TrInv,Nb: Timothy Beaton, SrVP&TrDivMgr
PersTr: Paul T. Sather, VP&TO
TrInv: David Silbergleit, VP&IO
CorpTr,TrInv: Richard P. Gast, VP&TO
PersTr: Carole Sagen, TrAdm
Scott Thompson, TO&FM
Mary K. Dissette, TrAdm
EmplBen: Linda Pittenger, EBAdm
TrOpers: Debi J. Winkler, TrOpersMgr

Discretionary Trust Assets: This figure should reflect the market value of employee benefit, personal trusts, estates, and managed agencies over which each institution exercises investment discretion as reported to the F.D.I.C. on the "Annual Report of Trust Assets".

FIRST TRUST COMPANY OF NORTH DAKOTA
P.O. Box 1980 58107
701/293-3313 Tr$612 Mil
(Divisions in Bismarck & Grand Forks)
Richard J. Forest, MktMgr
Steve Lovas, ClientGpMgr-East
PersTr: Pamela Rudolf, TrExec
David Anstadt, TrExec
Ed Gunderson, SrInstTrExec
John Clower, SrInstTrExec
CorpTr: Roger Sullivan, SrCTExec
Inv: Steven Scanlan, InvMgr
Richard Thoreson, InvAsst
SvcMgr: Dorwin Marquardt
PropMgr: Tom Archbold
TrSpec: Leo Johnson
FMSpec: Hal Fisher
David Camrud

NORWEST BANK NORTH DAKOTA, NA
INVESTMENTS & TRUST
4th & Main Sts. 58126
(Offices in Bismarck and Minot)
Hd: Tom Hansen, ExecVP
PersTr: Pam R. Ness, VP
TrInv,Nb: David L. Rasmussen, VP
EmplBen: Vicki Weber
TrOpers: Patricia D. Nicholson, TO
FM: Wendell D. Herman, VP
Nb: Steven Halverson, VP

Grand Forks

FIRST NATIONAL BANK IN GRAND FORKS
322 DeMers Ave. 58201
701/795-3265 Tr$290 Mil
Hd,Nb: Jerry Rigler, SrVP
PersTr,TrInv,ComTrF: Michael Winkel, VP
CorpTr: Douglas Carpenter, TO
EmplBen: Charles Wittenberg, VP
TrOpers: Gary Williams, TO
TrDept/RE,Farm: Kenneth Olson, TO

FIRST TRUST COMPANY OF NORTH DAKOTA
P.O. Box 1118 58201
701/795-6164
(Division of Fargo)
Mark V. Hall, SrTrExec
Karen Horge, TrExec

Minot

FIRST AMERICAN BANK & TRUST CO. OF MINOT
P.O. Box 1548 58701
701/852-3361 Tr$67 Mil
Hd: James F. Searcy, SrVP&TO
PersTr: Daniel C. Langemo, AsstVP&TO
CorpTr,EmplBen: Armond Lynner, VP&TO
TrOpers: Mary Jane Gullingsrud

FIRST WESTERN BANK AND TRUST
P.O. Box 1090 58702
701/857-6183 Tr$27 Mil
Hd: J. H. Hoeven, III, ExecVP&TO
PersTr: David B. Aas, CPA&TO
TrOpers: Peggy Parizek, AsstTO

NORWEST BANK NORTH DAKOTA, NA
INVESTMENTS & TRUST
P.O. Drawer 1488 58702
701/852-4242
(Office of Fargo)
Hd: Steven Mays, VP

Parshall

PEOPLE BANK & TRUST
P.O. Box 7 58770
701/862-3131
Hd: Gary L. Lerberg
EmplBen: Alan L. Lerberg
TrOpers,Nb,TDP: Joan M. Zavalney

60% of the readers of
TRUSTS & ESTATES
select investment brokers.

Williston

AMERICAN STATE BANK & TRUST COMPANY OF WILLISTON
P.O. Box 1446 58801
701/572-2115 Tr$27 Mil
Hd,PersTr,CorpTr,TrInv,Nb: Noel K. Hanson, SrVP&TO
PersTr: Mark McGinley
EmplBen,TrOpers,TDP: Tim Nehring, AsstTO

FIRST NATIONAL BANK & TRUST CO. OF WILLISTON
P.O. Box 1827 58802
701/572-2113 Tr$50.9 Mil
Hd,PersTr,CorpTr,Nb: Brown Parsons, TO
PersTr,EmplBen: Don Jose
PersTr,TrInv,EmplBen: Brad Bergman, TO
TrOpers: Lavina Domagala, OpSupv

OHIO

Akron

BANK ONE, AKRON, NA
50 S. Main St. 44308
216/375-1864 Tr$650 Mil
(Branch in Alliance)
Hd: Howard W. Cable, Jr., SrVP,Sec&TO
PersTr: Chris Goldthorpe, VP&TO
CorpTr: Charles D'Arcy, VP&TO
TrInv,ComTrF: John P. Werner, TO
TrOpers: Margaret D. Neidert, TO

FIRST NATIONAL BANK
106 S. Main St. 44308-1444
216/384-7300 Tr$2.4 Bil
Hd: Gregory R. Bean, SrVP&SrTO
PersTr: Robert M. Bonchack, VP&TO
CorpTr: Terry L. Cariglio, TO
TrInv: Frederick D. Dodson, VP&TO
TrOpers: Gary M. Toth, TO
Nb: Michael Ayers, TO

NATIONAL CITY BANK, AKRON
P.O. Box 2009 44309
216/375-8382 Tr$900 Mil
Hd: Allen E. Loomis, SrVP
PersTr: Richard S. Amundsen, VP
TrInv: Rebecca G. McClelland VP
Robert J. Barnes, TrInvO
EmplBen: M. Patricia Allen, VP
CorpTr,TrOpers: J. Arlene Watson, VP
Nb: Kathryn E. Hay, AsstVP

SOCIETY NATIONAL BANK
157 S. Main St. 44308
216/379-1645 Tr$300 Mil
(Trust Office of Cleveland)
Philip C. Bradley, SrVP

Alliance

BANK ONE, AKRON, NA
5015 S. Main St. 44308
216/821-5350 Tr$76 Mil
(Branch of Akron)
Hd: Howard Cable, VP&SrTO

UNITED NATIONAL BANK & TRUST CO.
2 W. State St. 44601
216/823-4540
(Branch of Canton)
Hd: George K. Weimer, Jr., VP&TO

Ashtabula

SOCIETY BANK OF EASTERN OHIO, N.A.
Ashtabula District
4717 Main Ave. 44004
216/998-2222 Tr$120 Mil
(Branch of Canton)
PersTr: Thomas D. Anderson, TO
TrInv,PersTr: C. R. Sayre, VP&TO
EmplBen,Nb: Robert E. Martin, Jr., VP&TO
William W. Hill, TO

Beachwood

AMERITRUST COMPANY N.A.
2101 Richmond Rd. 44122
216/464-2568/69
(Branch of Cleveland)
Hd: David R. Hersman, VP
PersTr: William J. Hyde, SrTO

Bowling Green

MID-AMERICAN NATIONAL BANK & TRUST CO.
222 S. Main St. 43402
419/531-7005 Tr$80 Mil
PersTr,CorpTr,EmplBen,Nb: Dan B. Hathaway, VP&SrTO
Nb: Karen Simons, AsstVP/CFP
EmplBen: Cathy Finkhousen, TOpO

Bridgeport

BELMONT COUNTY NATIONAL BANK
325 Main St. 43912
614/635-1142
(Branch of St. Clairsville)

Brilliant

PEOPLES BANKING COMPANY
3rd & Ohio 43913
614/598-4101
(Branch of Martins Ferry)

Cambridge

PEOPLES BANKING COMPANY
914 Wheeling Ave. 43725
614/432-2361
(Branch of Martins Ferry)

Canton

CENTRAL TRUST CO. OF NORTHEASTERN OHIO
Central Plaza 44711
216/438-8360 Tr$335 Mil
Hd: Walter J. Paull, VP&SrTO
PersTr: Alexander Hays, IV, SrTO
CorpTr: Timothy Steitz, AsstTO
TrInv: Paul T. Brady, TO
TrOpers: Dave Schumacher, AsstTO
EmplBen. Robert C. Stark, TO
EstAdm: Michelle Leasure, TO

SOCIETY BANK OF EASTERN OHIO, N.A.
126 Central Plaza North 44702
216/489-5400 Tr$464 Mil
(Branches in Ashtabula & Youngstown)
Hd: James P. Kamerer, ExecVP-TrDiv
Hd,EmplBen: Edwin C. Messerly, VP&TO
PersTr: Donald J. Dressler, VP&TO
James Rutledge, VP&TO
TrInv: Gary R. Martzolf, SrVP-TrInv
TrOpers: Linda M. Zaleski, VP
CorpTr: Stephen C. Donatini, VP&TO
Nb: John S. Gulas, SrTO

UNITED NATIONAL BANK & TRUST CO.
P.O. Box 24190 44701
216/438-1224 Tr$181 Mil
(Branch in Alliance)
Hd: Robert M. Sweeney, SrVP&ExecO-TrGp
PersTr: Suzanne M. Hunter, TO
TrInv: Marc B. Inboden, VP&TO
EmplBen: Samuel M. Lincoln, VP&TO
TrOpers: Alice G. Bonchack, TrOpO

Celina

THE CITIZENS COMMERCIAL BANK & TRUST COMPANY
P.O. Box 170 45822
419/586-5121 Tr$25 Mil
Hd,PersTr,Nb: C. L. Stephenson
EmplBen: Collin J. Bryan
TrOpers: Jacqueline Schleucher

Chillicothe

BANCOHIO NATIONAL BANK
27 W. Second St. 45601
614/773-2644
(Branch of Columbus)
Charles A. Loy, AsstVP

Cincinnati

AMERITRUST COMPANY, N.A.
525 Vine St. 45202
513/762-8360
(Branch of Cleveland)
Hd: Paul S. Recker, VP
William A. Harding, VP
D. Bruce Ross, VP

THE CENTRAL TRUST CO.,NatAssn
201 E. Fifth St. 45202-4117
513/651-8410 Tr$3.2 Bil
Hd: Cortland J. Meader, ExecVP
PersTr: George R. Landreth, SrVP
EmplBen: Stephen A. Curfman, VP
TrInv: Walter K. Parker, SrVP
TrOpers: Gene A. Weber, VP
Mktg: Ellen van der Horst, SrVP

CITIZENS FEDERAL SAVINGS
525 Vine St. 45202
513/721-3232
(Branch of Dayton)
David Kilgo, AsstVP

FIFTH THIRD BANK
38 Fountain Square Plaza 45263
513/579-5434 Tr$11 Bil
Hd: N. B. Tucker, Jr., ExecVP
InstAdmin: Thomas A. Donelan, VP&TO
PersTr: Phillip C. Long, SrVP&TO
EmplBen: Timothy A. Molloy, SrTO
CorpTr: William M. Schumacker, TO
TrInv: Michael Brumm, SrVP&TO
PersTrInv: William F. Reid, SrTO
George G. Strietmann, SrTO
InstTrInv: Marilyn J. Osborn, VP&TO
TrOpers: Christina H. Kelso, AsstVP

HUNTINGTON NATIONAL BANK
105 West 4th St. 45202
513/762-1893
(Branch of Columbus)
Richard H. Tapke, Jr., SrVP&TO

NORTH SIDE BANK & TRUST CO.
4125 Hamilton Ave. 45223
513/542-7800 Tr$50 Mil
Hd: Donald A. Beimesche, VP&TO
PersTr: John E. Prues, TO

THE PROVIDENT BANK
One E. Fourth St. 45202
513/579-2081 Tr$1.8 Bil
Hd: Thomas J. Blank
PersTr: Craig M. Mann
CorpTr: Jacqueline M. Dever
TrInv: Thomas C. Diehl
EmplBen: James S. Cambron
TrOpers: Daniel F. Eckstein
Nb: Dennis M. Charlton
StkTrans: William Parsons

SOCIETY BANK
420 Walnut St. 45202
513/721-1265
(Branch of Dayton)
Diane P. Thieckins, VP&Mgr

STAR BANK N.A.

STAR BANK, N.A., CINCINNATI
P.O. Box 1118 45201
513/632-4621 Tr$2.1 Bil
Hd: Thomas J. Lakin, SrVP
PersFinSvcs: Harold A. Klink, VP&TO
CorpFinSvcs: Nicholas Shundich, VP&TO
TrInv,ComTrF: B. Randolph Bateman, SrVP
TrOpers: William J. Keller, VP&TO

Cleveland

AMERITRUST COMPANY, N.A.
P.O. Box 5937 44101
216/737-5200 Tr$13.5 Bil
(Branches in Beachwood, Cincinnati & Columbus. Affiliates in Tampa, FL, Denver, CO, St. Louis, MO, New York, NY & Houston, TX)
Hd: John F. Miller, SrExecVP
TrAdm: Frank I. Harding III, ExecVP
TrInv: Richard C. Hyde, ExecVP&ChIO
PersTr: Hilton P. Young, SrVP
TrFinSvcs/Mktg: Ronald G. Gymer, SrVP
CorpTr: William T. Renz, SrVP
EmplBen: Gary W. Queen, SrVP
TrOpers: John Stulak, Jr., SrVP
InvRes: James R. Kirk, SrVP-Dir
PersTrInv: Paul D. Neidhardt, SrVP
EmplBenInv: Dennis M. Grapo, SrVP

BANK ONE CLEVELAND,N.A.
1255 Euclid Ave. 44115
216/781-3333 Tr/o$400 Mil
Hd, PersTr: John J. Reidy, Jr., SrVP&TO
TrInv: Latham W. Murfey, SrTrInvO
EmplBen: Betsy Langer Kapp, VP&TO
TrOpers: Richard H. Lindoerfer, AsstVP

HUNTINGTON TRUST COMPANY, N.A.
917 Euclid Ave. 44115
216/344-6578
(Branch of Columbus)
Hd: Douglas Foxx, SrVP
PersTr(Cleveland): Robert Gerseny, VP
EmplBen(Cleveland): Edward Reasner, VP
Inv(Cleveland): Douglas V. Epp, VP

The Directory of Trust Institutions is included in a T&E subscription!

fox·morris

SHIRLEY DOUGLASS
Trust recruiting specialist with 13 years of experience in recruitment of Trust Professionals including:

- **DEPARTMENT HEADS**
- **PORTFOLIO MANAGERS**
- **OPERATIONS**
- **ADMINISTRATORS**
- **INVESTMENTS**
- **MARKETING**
- **BUSINESS DEVELOPMENT**
- **TAXES**

Serving all trust Specialties including: Employee Benefits, Personal, Probate, Corporate, Institutional, Investor Services and Fixed Income. Call with your requirements. Coast to Coast.

SHIRLEY DOUGLASS, CPC
FOX-MORRIS
4700 Rockside Road
Cleveland, OH 44131
216/524-6565

OHIO (Cont'd)

Cleveland (Cont'd)

NATIONAL CITY BANK
1900 E. 9th St., P.O. Box 5756 44101
216/575-2000 Tr$7 Bil
(Affiliated Trust Co. in W. Palm Beach, FL)
Divisions:
Hd: Richard E. Beeman, ExecVP
PersTrSvcsDivHd: Lloyd F. Loux, SrVP
TrProb: Charles G. Martis, VP
TrTax: Robert C. Johnson, VP
TrNb: Bert W. Zahn, VP
FdsMgtDivHd: J. Warren Hall, SrVP
TrInv: William B. Roe, SrVP
TrOpers: C. Joseph Fox, SrVP
CorpTr: E. J. Etowski, Jr., SrVP
EmplBen: William F. Berrott, VP

THE PROVIDENT BANK
1111 Superior Ave. 44114
216/694-2351 Tr$100 Mil
Hd: Gerald S. Falcon, VP&TO
EmplBen: JoAnn M. Diluzio
TrOpers: Tina M. Ledford

SOCIETY NATIONAL BANK
800 Superior Ave. 44114
216/689-3000 Tr$3.4 Bil
(Trust Offices in Akron, Vermilion & Naples, FL)
Hd: Anthony Heyworth, ExecVP
PersTr: William Karnatz, SrVP
Louis E. Daugherty, VP
Mark W. Immelt, VP
Thomas R. Becker, VP
CorpTr,EmplBen: James J. McGuire, SrVP
EmplBenOpers: Donald J. Bisesi, VP
TrInv,Sls: Donald Cruse, SrVP
Est: Brian Cherkala, Mgr
RE: John Breault, Mgr
TrOpers: N. F. Bour, VP
Tx: W. M. Wright, VP

★Columbus

AMERITRUST COMPANY N.A.
33 N. Third St. 43215
614/224-0670
(Branch of Cleveland)
Hd: Brenton I. Chivington, VP

BANCOHIO NATIONAL BANK
155 E. Broad St. 43251-0050
614/463-7482 Tr$1.1 Bil
(Branches in Chillicothe & Springfield)
Hd: Alan J. Davidson, ExecVP
PersTr: John L. Sauter, VP
CorpTr: Noel H. Knox, VP
TrInv: Ellwood Lewis, VP
EmplBen: Richard D. B. Funkhouser, VP
TrOpers: Jim S. Deyo, VP
NbPers: Larry D. Snyder, VP
NbCorp: Nicholas S. Madved, AsstVP

BANK ONE TRUST COMPANY, NA
100 E. Broad St. 43271-0191
614/248-5995 Tr$916.7 Mil
Hd: C. Thomas Rice, Pres
PersTr: Bernard B. Smyth, II, VP
EmplBen: H. Herbert Schupp, VP
TrOpers: Jay Mossman, SrVP
CorpTr: Roger R. LaCharite, VP
Contr: Jon W. Bennett

CENTRAL TRUST CO.
37 N. Third St. 43215
614/463-9099
(Branch of Newark)
Hd: R. A. Jackson, SrTO
Nb: William R. Baker

CITIZENS FEDERAL SAVINGS
66 S. Third St. 43216
614/461-9241
(Branch of Dayton)
Stephen F. Carr, AsstVP
Mara Cowgill, AsstTO

HUNTINGTON TRUST COMPANY, N.A.
41 S. High St. 43287
614/463-4206 Tr$1.7 Bil
(Branches in Cincinnati, Cleveland, Dover, Lima & Toledo)
GpHd: Norman A. Jacobs, Pres
DivAdmin(Columbus): Linda R. Kay, VP
DivAdmin(Cleveland): Douglas Foxx, SrVP
PersTr(Columbus): William L. Smith, VP
PersTr(Cleveland): Robert Gerseny, VP
EmplBen(Columbus): Carson E. Lugibihl, VP
EmplBen(Cleveland): Edward Reasner, VP
CorpTr: Michael D. Roth, VP
Inv(Cleveland): Douglas Epp, VP
Inv(Columbus): David C. Will, VP
TrOpers: Diana Willen, VP
Mktg(Columbus): Karen A. Barrett, VP
Mktg(Cleveland): David Brown, VP
FinO: Benjamin R. Murphy, VP

SOCIETY BANK
88 E. Broad St. 43215
614/460-3411 Tr$52 Mil
Hd: Michael P. Fisher, SrVP
PersTr: Gerald W. Knott, SrTO
EmplBen: Christine L. Seebon, TO
Nb: J. Michael Peddicord, TO

TRUSTCORP BANK, OHIO
85 E. Gay St. 43215
614/464-0046
(Branch of Toledo)
Andrew Klinker, SrTO

Dayton

BANK ONE, DAYTON, NA
Kettering Tower 45401
513/449-8860 Tr$1.34 Bil
Hd: Jonathan G. Verity, ExecVP
PersTr: Robert L. Nugent, VP
TrInv: David Y. Handlir, VP
TrOpers: William Childress, VP
EmplBen: Don Middendorf, VP
Nb: Hal Andress, VP

CITIZENS FEDERAL SAVINGS & LOAN
8 N. Main St. 45205
513/461-0522 Tr$94 Mil
(Branches in Cincinnati & Columbus)
Hd: Hudson Green, VP
PersTr: Maureen Moloney, AsstVP
TrInv,Nb: Dennis Neff, IO
TrOpers: Roger Borchers, AsstVP
EmplBen: Michael Kersh, AsstVP

FIRST NATIONAL BANK
One First National Plaza 45402
513/226-2118 Tr$470 Mil
Hd: Rebecca Hawk Roess, VP&TrDivMgr
PersTr: James T. Neef, VP&TO
TrInv: Woodrow W. Stroud, Jr., VP&TO
EmplBen: John W. Sommer, VP&TO
TrOpers: Kenyon N. Murley, TO
Prob: Frank B. Williams, III, VP&TO
Nb: David W. Becher, AsstVP&TO

SOCIETY BANK, N.A.
34 N. Main St. 45402
513/226-8176 Tr$1.5 Bil
(Branches in Cincinnati & Springfield)
Hd: Trace B. Swisher, ExecVP
PersTr: C. R. Barnes, VP&Mgr
CorpTr,EmplBen: Robert D. Shaw, SrVP&Mgr
TrInv,ComTrF: Richard J. Rolfes, VP&Mgr
TrOpers,Tx: Jan Goodwin, VP&Mgr
Nb: Diane P. Thielking, VP&Mgr

TRUSTCORP BANK, OHIO
215 N. Main St. 45402
419/461-0295
(Branch of Toledo)

Defiance

THE STATE BANK AND TRUST COMPANY
P.O. Box 467 43512
419/782-8950 Tr$81.3 Mil
Hd,EmplBen: Robert W. Constien, VP&TO
PersTr: Paul Brenner
PersTr,ComTrF,TrOpers: Mary Goddard, AsstVP

TRUSTCORP BANK, OHIO
414 Second St. 43512
419/784-1221
(Branch of Toledo)
Kenneth E. Boroff, RegTO

Dover

HUNTINGTON TRUST COMPANY, N.A.
232 W. Third St. 44622
216/343-6611
(Branch of Cleveland)
Hd: Lawrence Markworth, VP

East Liverpool

BANK ONE, YOUNGSTOWN, N.A.
120 E. 5th St., P.O. Box 1029 43920
216/385-2265
(Branch of Youngstown)

Eaton

EATON NATIONAL BANK & TRUST CO.
110 W. Main St., P.O. Box 309 45320
513/456-5544
Hd: Perry Brown

Elyria

ELYRIA SAVINGS & TRUST NATIONAL BANK
Broad & Court Sts. 44035
216/329-3000 Tr$76 Mil
Hd: Georgia L. Bour, VP&SrTO

LORAIN COUNTY BANK
124 Middle Ave. 44035
216/329-8140 Tr$112 Mil
Hd,Nb: Kenneth E. Reiber, SrVP&SrTO
PersTr,Prob: Neal A. Conger, VP&TO
CorpTr: G. Sue DeChant, TO
PersTr,TrOpers: Diane Rowe, TOpO
PersTr: James L. Kier, VP&TO
TrInv: William T. McBride, TrInvO
TDP: Laraine Bailey
EmplBen: Nancy Noga, AdmAsst

Findlay

FIFTH THIRD BANK OF NORTHWESTERN OHIO, N.A
P.O. Box 748 45839
419/424-8530 Tr$111.5 Mil
(Branches in Fostoria & Tiffin)
Hd,TrInv,Nb: Richard P. Zunkiewicz, GpVP&TO
PersTr: Mark D. Gazarek, VP&TO
EmplBen: Charlotte Hardin, AsstVP&TO
TrOpers: Sharon A. Dunbar

TRUSTCORP BANK, OHIO
Findlay Trust Office
418 S. Main St. 45840
419/422-6950
(Branch of Toledo)
Joyce C. Yates, SrRegTrAdm

Fostoria

THE FIFTH THIRD BANK OF NORTHWESTERN OHIO, N.A.
220 Perry St. 44830
419/435-1825
(Branch of Findlay)

Hamilton

FIRST NATIONAL BANK OF SOUTHWESTERN OHIO
3rd & High Sts. 45012
513/867-4816 Tr$592 Mil
Hd: James J. Ashburn, SrVP&SrTO
PersTr: Dennis G. Walsh, TO
CorpTr,Taxes: David D. Schul, TO
TrOpers: Frank M. Peters, TOpO
TrInv: Dennis C. Dietz, SrTrInvO
RE: Ronald E. Sunderhaus, TO
EmplBen: Marilyn N. Wilson, EBO

STAR BANK N.A.

STAR BANK, N.A., BUTLER COUNTY
High St. & Journal Square 45012
513/867-5133 Tr$350 Mil
Hd,Nb: William A. Groth, SrVP&ChTO
PersTr: Margaret Kollstedt, SrTO
TrInv,ComTrF: Joseph P. Belew, TO
EmplBen: Jack Flege, TO
Ursula Umberg, TO
TrOpers: Nancy Wenning, TO

Lancaster

CENTRAL TRUST CO.
117 W. Main St. 43130
614/464-2264
(Branch of Newark)
R. A. Jackson, SrTO
TrOpers: Richard A. Bennett, TO
Nb: William R. Baker, VP&TO

PARK NATIONAL BANK
Fairfield National Div.
143 W. Main St. 43130
614/653-7242
(Branch of Newark)
Thomas L. Kokensparger

Lebanon

LEBANON-CITIZENS NATIONAL BANK
P.O. Box 59 45036
513/932-1414 Tr$33 Mil
Hd: Bernard H. Wright, Jr., TO
TrOpers: W. Jean Bell, AsstTO

Lima

HUNTINGTON TRUST COMPANY, N.A.
631 W. Market St. 45802
419/226-8239
(Branch of Cleveland)
Hd: Robert Shenk, AsstVP

THE METROPOLITAN BANK OF LIMA, OHIO
P.O. Box 640 45802
419/229-2015 Tr$291 Mil
John M. Dunnick, ChmTrComm
Hd: G. Russell West, SrVP&TO
PersTr: Evans T. Pseekos, VP&TO
TrOpers: Teresa Hunsaker
PvtBnkg: Barbara Turgon
TrInv: Stephen M. Bryan, VP&TO
EmplBen: H. William Manley, VP&TO
CorpTr: Diane Motter, AsstVP

TRUSTCORP BANK, OHIO
920 N. Cable 45805
419/228-2011
(Branch of Toledo)
Janet C. Hawk, RegTrAdm

Lorain

CENTRAL TRUST CO. OF NORTHERN OHIO,NatAssn
1949 Broadway 44052
216/244-1965 Tr$70 Mil
Hd: David E. Nocjar, VP&TO
EmplBen: Charles S. Tashjian
TrOpers: Dorothy M. Maruschak

LORAIN NATIONAL BANK
457 Broadway 44052
216/244-6000 Tr$84 Mil
Hd,PersTr,TrInv,Nb: Emma N. Mason, SrVP&TO
PersTr,Prob,Tax: Joanne E. Hindel, AsstVP&TO
CorpTr,EmplBen,TrInv,Nb: Douglas Substanley, VP&TO
TrOpers: Robert K. Pratt, TOpO

66% of the readers of
TRUSTS & ESTATES
handle charitable requests.

Mansfield

BANK ONE, MANSFIELD
28 Park Ave. W., 44902
419/525-5520 Tr$117 Mil
Hd,TrInv,Nb: David J. Strub, VP
PersTr,CorpTr,EmplBen: Paul H. Dudte, Jr., VP

RICHLAND TRUST CO.
3 N. Main St. 44901
419/525-8713 Tr$100 Mil
Hd,CorpTr,Nb: Richard Adams, SrVP&TO
PersTr,TrInv: Harold H. Davis, VP&TO
EmplBen: Pepper Stevens, AsstTO
TrOpers: Charla Pore, TrAdmO

TRUSTCORP BANK, OHIO
42 N. Main St., P.O. Box 849 44901
419/525-7676
(Branch of Toledo)
Hd,Nb: J. A. Walter, VP
EmplBen,TrOpers: Robert J. Hilliard, RegTO

Marietta

THE CENTRAL TRUST COMPANY OF SOUTHEASTERN OHIO,NatAssn
P.O. Box 661 45750
614/373-1147 Tr$14 Mil
Hd: Robert A. Jackson, TO
TrOpers: Judy A. Hoff, VP&AsstTO

PEOPLES BANKING & TRUST CO.
P.O. Box 666 45750
614/374-6107 Tr$150 Mil
Hd,PersTr,Nb: David B. Baker, ExecVP&TO
TrInv,ComTrF: Linda L. Wootton, VP&TrInvO
TrOpers:,EmplBen: Jeffrey D. Welch, VP&TO
TrAdmin: Launa H. Morus, TrAdmO

Martins Ferry

PEOPLES BANKING COMPANY
30 S. 4th St. 43935
614/633-3151
(Branches in Brilliant, Cambridge, St. Clairsville, Scio & Tiltonsville)
Hd: John P. Frazier, SrVP&TO

Massillon

FIRST NATIONAL BANK IN MASSILLON
P.O. Box 585 44648
216/832-9801 Tr$92 Mil
Hd,PersTr: Christine E. Kruman, VP&SrTO
TrInv: Wesley Meinerding, VP
EmplBen: Scott Kettler, TO

Medina

OLD PHOENIX NATIONAL BANK
39 Public Square 44256
216/722-5555 Tr$223 Mil
Hd: George P. Paidas, SrVP&TO
PersTr: Mary Jo Morse, TO
EmplBen: Catherine M. Carmany, VP&TO
TrOpers: Donna Watkins, TOpO

Middletown

FIRST NATIONAL BANK OF SOUTHWESTERN OHIO
2 N. Main St. 45042
513/425-7548 -Tr$150 Mil
Hd: R. P. Ely, Jr., VP&SrTO
PersTr,Prob: Kenneth J. Angel, TO
PersTr: J. E. Gow, TO
Prob: M. E. Paul, TO

Mount Vernon

FIRST-KNOX NATIONAL BANK
P.O. Box 871 43050
614/393-5505 Tr$44 Mil
Hd: David R. Irvin, VP&TO
Mary T. Collins, TrAdmO
Mary A. Durbin, TOpO

Newark

CENTRAL TRUST CO.
P.O. Box AE 43055
614/345-3471 Tr$73 Mil
(Branches in Columbus, Lancaster and Zanesville)
Hd: R. A. Jackson, SrTO
TrOpers: Richard A. Bennett, TO
Nb: William R. Baker, VP&TO

PARK NATIONAL BANK
50 N. Third St. 43055
614/349-8451 Tr$192 Mil
(Branch in Fairfield)
Hd,Nb: Stuart N. Parsons, VP&TO
TrInv,ComTrF: Terry Myers, AsstVP&TO
PersTr: John Uible, TO
CorpTr: John S. Gard, AsstTO
TrOpers: Beverly A. Clark, AsstTO
EmplBen: Mary M. Larimer, AsstTO

Norwalk

CITIZENS NATIONAL BANK
12-14 E. Main St. 44857
419/668-3736
Hd: W. C. Goetz, Pres&TO
Admin: J. Griggs, AsstTO

Piqua

FIFTH THIRD BANK OF MIAMI VALLEY, N.A.
(An affiliate of Fifth Third Bancorp)
326 N. Main St. 45356
513/778-1411 Tr$149 Mil
Hd,Plng: Roy H. DePriest, SrVP
BusDev: Nancy H. Gunter, VP
PersTr,Nb: Peter M. Klosterman, VP
CorpTr,EmplBen: Brian W. Phillips, TO
TrInv: Neill H. Hass, IO
TrOpers: Michael Rutherford, OpMgr

Portsmouth

BANK ONE OF PORTSMOUTH, N.A.
P.O. Box 301 45662
614/354-3261 Tr$75 Mil
Hd: Mark Prince, SrVP
TrInv: Paul David Fowler, TO
TrOpers: Ruth Ann Logan, TO
EmplBen: James Brown, TO

STAR BANK, S. Central Ohio
P.O. Box 1151 45662
614/355-7220 Tr$40 Mil
Hd: Ray Bartel, VP&SrTO
TrOpers: Julie Brown
EmplBen: Colin M. McCall, AsstTO

Russellville

THE FIFTH THIRD BANK OF SOUTHERN OHIO
Columbus & Main Sts. 45168
513/377-3901
Hd: Doug Wilson

St. Clairsville

BELMONT COUNTY NATIONAL BANK
P.O. Box 249 43950
614/695-3323 Tr$34 Mil
(Branches in Bridgeport & Shadyside)
Hd: Richard E. Dolan, SrVP&TO
TrOpers: Madelyn Witsberger, AsstVP&TO

PEOPLES BANKING COMPANY
199 W. Main St. 43950
614/695-5370
(Branch of Martins Ferry)

Sandusky

TRUSTCORP BANK, OHIO
135 E. Washington Row 44870
419/625-5631
(Branch of Toledo)
Donald J. Breon, RegTO

OHIO (Cont'd)

Scio

PEOPLES BANKING COMPANY
Main St. 43988
614/945-3511
(Branch of Martins Ferry)

Shadyside

BELMONT COUNTY NATIONAL BANK
4105 Central Ave. 43947
614/671-9345
(Branch of St. Clairsville)

Springfield

BANCOHIO NATIONAL BANK
4 W. Main St. 45502
513/324-5851
(Branch of Columbus)
Steven W. Howard, TO

THE SECURITY NATIONAL BANK & TRUST CO.
P.O. Box 1408 45501
513/324-6807 Tr$113 Mil
Hd: Daniel M. O'Keefe, VP&TO
PersTr: Richard O. Matthies, AsstVP&TO
TrInv: John T. Blake, TrInvO
EmplBen: Brenda S. Haybarker, AsstTO

SOCIETY BANK, N.A.
1 S. Fountain Ave. 45501
513/324-7061
(Branch of Dayton)
Constance Beam Smith, TO

Steubenville

BANK ONE, YOUNGSTOWN, N.A.
401 Market St. 43952
614/282-3665
(Branch of Youngstown)

MINERS & MECHANICS SAVINGS & TRUST CO.
P.O. Box 100 43952
614/283-3731 Tr$36 Mil
Joseph Cartledge, VP&TO
Melba Martin, TO

Tiffin

THE FIFTH THIRD BANK OF NORTHWESTERN OHIO, N.A.
79 S. Washington St., P.O. Box 798 44883
419/447-3213
(Branch of Findlay)
Louis D. Lajoe, TO

Tiltonsville

PEOPLES BANKING COMPANY
134 Third St. 43963
614/859-2127
(Branch of Martins Ferry)

Toledo

FIRST NATIONAL BANK
Madison & Huron Sts. 43603
419/259-6809 Tr$1 Bil
Hd: James P. Silk, VP
PersTr: Mary K. Hamilton, VP
TrInv: Charles W. Porter, VP
EmplBen: Harry M. Behrendt, Jr., VP
TrOpers: James A. Foote, TO
Nb: Glenn N. Raitz, TO

HUNTINGTON TRUST COMPANY, N.A.
300 Madison Ave. 43603
419/321-1133
(Branch of Cleveland)
Hd: Virgil Satchwell, VP

OHIO CITIZENS BANK
405 Madison Ave., P.O. Box 1688 43603
419/259-6605 Tr$841 Mil
Hd: Louis E. Yanney, ExecVP
PersTr: Edward R. Cahill, Jr., VP
Gerald V. Hazel, VP
CorpTr: Wendy L. Perz, AsstVP
TrInv: David J. Gorny, VP
EmplBen: Dennis P. Williams, VP
Nb: Deborah S. Kushay, VP

TRUSTCORP BANK OHIO
P.O. Box 10099 43699-0099
419/259-8142 Tr$3.5 Bil
(Branches in Columbus, Dayton, Defiance, Findlay, Lima, Mansfield & Sandusky)
Hd: David A. Snavely, ExecVP
PersTr: Jerome J. Robison, SrVP
TrInv: John M. Ryan, SrVP
TrOpers: George A. Murphy, VP
EmplBenTr: Robert W. Cabanski, VP
CorpTr: Julie B. Higgins, SrVP
Craig H. Shopneck, VP
Prob: Erwin Diener, SrTO
RE: Arthur A. Morgan, SrTO
Nb: Michael R. Miller, VP

Troy

STAR BANK, N.A., TROY
910 W. Main St. 45373
513/335-8351 Tr$210 Mil
Hd,TrInv,Nb: Richard J. Fraas, SrVP&TO
PersTr,CorpTr,EmplBen: Phillip M. Jones, VP&TO
PersTr,TrOpers: Viola Strome, TO
Nb: Thomas J. Kieptz

Van Wert

THE PEOPLES BANK & TRUST
114 E. Main St. 45891
419/238-2399
Hd: Glen R. Jenkins, SrVP&TO

Vermilion

SOCIETY NATIONAL BANK
4700 Liberty Ave. 44089
216/967-3176
(Trust Office of Cleveland)
Ronald Virag, SrVP&Mgr

Warren

BANK ONE, YOUNGSTOWN, N.A.
106 E. Market St. 44481
216/841-7000
(Branch of Youngstown)

SECOND NATIONAL BANK OF WARREN
P.O. Box 1311 44482
216/841-0238 Tr$188.7 Mil
Hd: T. C. DeRoss, VP&SrTO
AcctAdm: J. A. Hatchner, VP
PersTr,EstSettlmt: S. M. Golias, AsstTO
TrInv: R. Fenwick, VP&IO
EmplBen: Anne G. Bump, AsstVP
TrOpers: J. R. Donaldson, VP
J. Zymaris, AsstTOpMgr

West Union

FIFTH THIRD BANK OF SOUTHERN OHIO
P.O. Box 158 45693
513/544-2358 Tr$1.3 Mil
Hd: John H. Condon, Pres&TO
TrOpers: Kay Johnson
Nb: W. Beasley
R. Steele

Wilmington

NATIONAL BANK AND TRUST COMPANY
48 N. South St. 45177
513/382-1441 Tr$42 Mil
Hd: Sarah E. Barker, VP&SrTO
Ray Bartel, AsstVP&TrInvO
Jill Green, TOpO
PersTr: Douglas W. Sweet

Wooster

WAYNE COUNTY NATIONAL BANK
Public Square 44691
216/264-1222 Tr$77 Mil
Hd,PersTr,CorpTr,TrInv: Stephen E. Kitchen, SrTO&ExecVP
PersTr: Thomas S. Rumbaugh, AsstTO
ComTrF,EmplBen: Jennifer A. Guenther, AsstTO

Youngstown

BANK ONE, YOUNGSTOWN, N.A.
6 Federal Plaza West 44503
216/742-6740 Tr$475 Mil
(Branches in East Liverpool, Steubenville & Warren)

THE DOLLAR SAVINGS & TRUST CO.
P.O. Box 450 44501
216/744-9000 Tr$700 Mil
Hd: Herbert H. Pridham, SrVP&SrTO
PersTr: Mark J. Wenick, VP&TO
CorpTr: W. S. Lakin, SrTO
TrInv: J. Bernard Fischer, SrTO
EmplBen: Robert M. Reto, AsstTO
R. Scott Mahood, TO
TrOpers: Dennis J. Delon, SrTO

MAHONING NATIONAL BANK
P.O. Box 479 44501
216/742-7000 Tr$300 Mil
Hd,Nb: Patrick A. Sebastiano, SrVP&SrTO
EstAdmin: C. Richard Jones, VP&TO
TrInv,ComTrF: Samuel Steffanina, TO&TrInvMgr
TrOpers: John Wal, VP&TO
CorpTr,EmplBen: Stephen D. Panak, TO
PersTr: Terrence F. Cloonan, TO

SOCIETY BANK OF EASTERN OHIO, NA
Mahoning Valley District
50 Federal Plaza E. 44503
216/743-3134
(Branch of Canton)
Gerald F. Dreier, VP&TO

Zanesville

THE CENTRAL TRUST CO.
434 Main St. 43701
614/452-9901
(Branch of Newark)
R. A. Jackson, SrTO
TrOpers: Richard A. Bennett, TO
Nb: William R. Baker, VP&TO

FIRST NATIONAL BANK OF ZANESVILLE
422-428 Main St. 43701
614/455-7060 Tr$135 Mil
Hd: Raymond L. Hecker, SrVP&TO
Jon L. Vannice, VP-Inv
TrOpers: John W. Carr, AsstTO

OKLAHOMA

Ada

FIRST NATIONAL BANK & TRUST CO.
101 E. Main St. 74820
405/332-5132 Tr$30 Mil
Hd: M. Keywood Deese, VP&SrTO

Include Your Logo
See Page 232

Alva

CENTRAL NATIONAL BANK OF ALVA
P.O. Box 667 73717
405/327-1122
Gertrude Myers, ChmBd&CEO
William R. Buckles, Pres
Evelyn Myers, VP
Allen J. Crouch, VP&TO
Orin R. Lancaster, VP&TO
Lynn E. Heasley, VP&Csh
J. Michael George, VP
Clint A. Elliott, VP
Mary Davison, Aud&AsstCsh
E. A. Ware, AsstCsh
Phil Hamilton, AsstVP
Roger Nobis, AsstVP
Weeta Kelley, AsstCsh

Ardmore

EXCHANGE NATIONAL BANK AND TRUST COMPANY
P.O. Box 789 73402
405/223-5000 Tr$61 Mil
Hd: Charles F. Williams, SrVP&TO
TrAdmin: Mary Frances Carroll, AsstVP
TrOpers: Michael A. Rodriguez, TOpO

FIRST NATIONAL BANK & TRUST CO.
P.O. Box 69 73401
405/223-1111 Tr$36 Mil
Hd: Charles R. Milner, SrVP&SrTO
PersTr: Dianna L. Dean, AsstVP&TO
TrOpers: Dana G. Williams, TOpO

Bartlesville

WESTSTAR BANK, N.A.
P.O. Box 2248 74005
918/337-3290 Tr$230 Mil
Hd: Betty H. Dalrymple, SrVP&SrTO
TrTx: Glenn Jamison, VP&TO
Jack I. Seidle, VP&TO
Geraldine Knipmeyer, TO
TrOpers: Bertha Lanckriet, VP&TO
Sheila Evans, TOpO
TrInv: Larry Watson, VP&TrInvO
TrAdm: Stephen Colaw, TO

Billings

FIRST NATIONAL BANK & TRUST CO.
P.O. Box 307 74630
405/725-3222
(Branch of Perry)
Duane E. Palovik, SrVP&AsstTO

Bixby

CITIZENS SECURITY BANK & TRUST CO.
P.O. Box 130 74008
918/366-8264 Tr$10 Mil
Hd,TrInv,Nb: James W. Allison, ExecVP&TO
PersTr,EmplBen,TrOpers: Russell Smith, VP&TO

Blackwell

FIRST NATIONAL BANK & TRUST CO.
P.O. Box 31 74631
405/363-3313
Hd: Joe Berry Cannon, Pres&TO
Bill Chambers, ExecVP&TO
Virginia Mardis, ExecSec&AsstTO

SECURITY BANK & TRUST CO.
P.O. Box 151 74631
405/363-1940 Tr$15 Mil
Hd: W. W. Rodgers, ChmBd&CEO
TrOpers: Doris Samuel, AsstVP&TO

Broken Arrow

THE FIRST NATIONAL BANK & TRUST CO.
P.O. Box 70 74013
918/251-5371 Tr/u$1 Mil
(Assets Managed by The Trust Company of Oklahoma, Tulsa, Oklahoma)
Robert Eskridge, TO

Chickasha

CHICKASHA BANK & TRUST
1924 S. 4th St. 73018
405/222-0550 Tr/u$1 Mil
Hd: Richard A. Fitzpatrick, SrVP&TO

FIRST NATIONAL BANK & TRUST CO.
302 Chickasha Ave. 73018
405/224-2200 Tr$12 Mil
Hd: Patrick A. Brooks, SrTO
PersTr: Kay Ratcliff, TO
TrOpers: Rita Combs

OKLAHOMA NATIONAL BANK & TRUST CO. OF CHICKASHA, OKLA.
P.O. Box 1008 73023
405/224-6000 Tr$13 Mil
Hd: Robert B. Bates, Pres&TO
PersTr,CorpTr,TrInv,ComTrF: Deanna Powers, AsstVP&TO
TrOpers: Marquetta Ramsey, AsstTO

Clinton

FIRST NATIONAL BANK AND TRUST COMPANY IN CLINTON
P.O. Box 9 73601
405/323-2311 Tr$10 Mil
Hd: F. A. Sewell, III
PersTr,CorpTr,TrInv: Gilbert Dick
TrOpers,TDP: Carrie Crow

OKLAHOMA BANK & TRUST CO.
P.O. Box 99 73601
405/323-2345 Tr$1 Mil
Hd: G. W. Lowry, Jr., Pres

Duncan

FIRST BANK & TRUST CO.
P.O. Box 580 73534
405/255-1810
Hd: Steve Rahill, Pres
Loyd C. Cowan, SrVP&TO
Kathryn Bigham, AsstVP&TO

SECURITY NATIONAL BANK & TRUST CO.
P.O. Box 1468 73534
405/255-5860 Tr$83 Mil
Hd,TrInv,Nb,ComTrF: Hal H. Pennington, SrVP&TO
PersTr: Virginia Brenneis, VP&TO
TrOpers,TDP: Lynnette Irwin, TOpO
EmplBen: Brad Blystone, AsstTO
Oil & Gas/RE: Dorothy Taylor, TO

Durant

DURANT BANK & TRUST CO.
P.O. Box 130 74702
405/924-2211 Tr$2.5 Mil
Hd: William Fahrendorf, VP&TO

El Reno

CITIZENS NATIONAL BANK & TRUST CO.
P.O. Drawer 340 73036
405/262-5144 Tr$2 Mil
Hd: Gregory Parker, VP&TO

Enid

BANCOKLAHOMA TRUST CO.
P.O. Box 5496 73702
405/242-0555
(Branch of Tulsa)
Kenneth L. Meyer, VP

CENTRAL NATIONAL BANK & TRUST CO.
P.O. Box 3448 73701
405/233-3535 Tr$180 Mil
Hd,EmplBen,Nb: Roger Austin, SrVP&TO
PersTr: Stella Knowles, VP&TO
CorpTr: Ralph Kremeier, VP&TO
TrInv: Ron G. Barnes, ExecVP
SecurTrading: Kayle Costello, AsstTO
TrOpers: Sharon Walker, TO

Guthrie

BANCFIRST
P.O. Box 160 73044
405/282-4415
(Branch of Stillwater)
Mgr: Kay Hudson, SrVP&TO

Guymon

CITY NATIONAL BANK & TRUST CO.
P.O. Box 410 73942
405/338-6561 Tr$30 Mil
Hd: Wm. L. Thompson, VP&TO
TrAdmin: Virginia L. Wester, AsstVP&TO

Holdenville

FIRST NATIONAL BANK & TRUST
P.O. Box 790 74848
405/379-3307 Tr/u$1 Mil
Hd: John Harger, TO

Kingfisher

KINGFISHER BANK & TRUST CO.
P.O. Box 419 73750
405/375-3121 Tr$2.7 Mil
Hd: Waynard Hasenfratz, Pres&TO
TrOpers: George Brownlee, VP&TO

THE PEOPLES NATIONAL BANK
320 N. Main St. 73750
405/375-5911 Tr$3.8 Mil
Hd,PersTr,CorpTr,TrInv: Merrill Burruss, Jr.
TrOpers,Nb,TDP: Peggy F. Reherman, TO

Lawton

AMERICAN NATIONAL BANK
P.O. Box 1349 73502
405/353-6500 Tr$2.1 Mil
Hd: Elva Neely, VP&TO

CITY NATIONAL BANK & TRUST CO.
P.O. Box 2009 73502
405/355-3580 Tr$5 Mil
Hd: Jeffrey H. Nickle, VP&TO

Madill

THE BANK OF SOUTHERN OKLAHOMA, N.A., PC
P.O. Box 823 73446
405/795-3343 Tr/u$1 Mil
Hd: David C. Dunn, ExecVP,Csh&TO

McAlester

THE FIRST NATIONAL BANK & TRUST CO.
P.O. Box 948 74502
918/426-0211 Tr$16 Mil
Hd: Clark Bass, ChmBd
TrOpers: J. W. Allford, Csh&AsstTO
Judy A. Echols, AsstTO

Miami

THE FIRST NATIONAL BANK & TRUST CO. OF MIAMI
P.O. Box 850 74355
918/542-3371 Tr$7 Mil
Hd: Sue L. Thompson, VP&TO
T. J. Archer, TO

SECURITY BANK & TRUST CO.
P.O. Box 880 74355
918/542-6661 Tr$12 Mil
Hd: Robert C. Tyson, Pres&TO

66% of the readers of
TRUSTS & ESTATES
handle charitable requests.

OKLAHOMA (Cont'd)

Muskogee

CITIZENS NATIONAL BANK & TRUST OF MUSKOGEE
P.O. Box 1967 74402
918/683-6611
Hd: Joe F. Morriss, SrVP&TO

COMMERCIAL BANK & TRUST CO.
P.O. Box 488 74402-0488
918/687-6321 Tr$48 Mil
Hd,PersTr,CorpTr,Nb: Dave L. Blakeburn, ExecVP&TO
TrOpers,TDP: Elaine Henderson

FIRST NATIONAL BANK & TRUST CO. OF MUSKOGEE
P.O. Box 68 74402
918/683-6761 Tr$35 Mil
(Assets Managed by The Trust Company of Oklahoma, Muskogee, OK)
Hd,PersTr: M. E. Thornley, Jr., SrVP
ComTrF: Janet K. Metzger, AsstVP
EmplBen: B. J. Coffman, VP

THE TRUST COMPANY OF OKLAHOMA
208 W. Broadway 74401
918/683-6761 Tr/o$40 Mil
(Branch of Oklahoma City)
Nb,PersTr: M. E. Thornley, Jr., SrVP
ComTrF: Janet K. Metzger, AsstVP
EmplBen: Betty J. Coffman, VP
TrInv: See Tulsa Office

Norman

CITY NATIONAL BANK & TRUST CO.
P.O. Box 1167 73070
405/321-6444 Tr/o$3.5 Mil
Hd: Don Symcox, Pres

SECURITY NATIONAL BANK & TRUST CO.
P.O. Box 900 73070
405/321-7170 Tr$40 Mil
Hd,CorpTr: Lewis W. Beckett
PersTr: El Juana Pollock
TrInv: Joan Ralstin
EmplBen: Holly Russell

Nowata

FIRST NATIONAL BANK
P.O. Box 432 74048
918/273-1227
Hd: Bryan L. Lee, ChmBd,Pres&TO
George L. Hangs, AsstTO

★Oklahoma City

BANCOKLAHOMA TRUST CO.
P.O. Box 2418 73124
405/272-2074
(Branch of Tulsa)
Patrick R. Smith, VP

BANK OF OKLAHOMA, OKLAHOMA CITY, N.A.
P.O. Box 24128 73124
405/272-2166 Tr$274.7 Mil
PersTr: John D. Sloan, VP&TO
CorpTr: Marjorie Mathes, VP&TO
EmplBen: Ellen Helmey, VP&TO
TrOpers: Andrea Canada, AsstVP

CITY BANK & TRUST
P.O. Box 24500 73124
405/232-8501 Tr$10 Mil
Hd: Wm. O. Johnstone, Chm

FIRST INTERSTATE BANK OF OKLAHOMA N.A.
P.O. Box 25189 73125
405/272-4211 Tr/o$2.1 Bil
TRUST & INVESTMENTS:
Hd,Pers&Instit: Clarence L. Bagwell, SrVP&SrTO
SpecFinSvcsGp: Jerry Goff, SrVP&TO
CorpTr: Raymond Kamp, VP&TO
TrInv: Lee Liscom
EmplBen: Herb Sliger, VP&TO
PersTr,Est: Ray Kolker, VP&TO
RE,Oil&Gas: Bert Bezdicek, VP&TO
ComTrF,TrOpers,TDP: Dick Kedy, VP&TO
Nb: Karen Gretchen, VP&TO

FOUNDERS BANK & TRUST CO.
P.O. Box 20428 73156
405/749-3125 Tr$180 Mil
Hd: Thomas J. Connolly, SrVP&SrTO
Nb: Jerry Bernardy, SrVP
Admin: Paul Raisig, VP
TrOpers: Brenda Reeder, AsstVP

LIBERTY NATIONAL BANK & TRUST CO.
P.O. Box 25848 73125
405/231-6438 Tr$950 Mil
Hd: Jack E. White, ExecVP
PersTr: Donald E. Balaban, SrVP&SrTO
CorpTr: Jake Riley, SrVP
John H. Brown, SrVP
TrInv,ComTrF: Dennis Olsta, SrVP
EmplBen: C. A. Horwig, SrVP
TrOpers: Melvin E. Burch, SrVP

NICHOLS HILLS BANK & TRUST COMPANY
6410 Avondale Drive 73116
405/848-6811
D. Rex Urice [illegible]

THE TRUST COMPANY OF OKLAHOMA
6307 Waterford Blvd., Ste. 100 73118
405/848-8899 Tr$310 Mil
(Branches in Muskogee & Tulsa)
Nb,EmplBen: C. Randolph Everest, ChmBd
EmplBen: Carl L. Shortt, Jr., ExecVP
PersTr: Jerry M. Williams, SrVP
TrInv: Gary Philpott, SrVP

UNION BANK & TRUST COMPANY
P.O. Box 12669 73157
405/949-7274
(Assets Managed by The Trust Company of Oklahoma, Oklahoma City, OK)
Hd: R. Y. Empie, Pres

Okmulgee

CITIZENS NATIONAL BANK & TRUST CO.
P.O. Box 1117 74447
918/756-7910 Tr/u$1 Mil
(Assets Managed by The Trust Company of Oklahoma, Tulsa, OK)

Perry

FIRST NATIONAL BANK & TRUST CO.
P.O. Box 878 73077
405/336-5562 Tr$6.716 Mil
(Branch in Billings)
Hd: Carl B. Hamm, Pres&TO
Joe C. Sewell, Jr., ExecVP&AsstTO
Ann Hight, VP&AsstTO
Duane E. Palovik, SrVP&AsstTO

Ponca City

FIRST NATIONAL BANK & TRUST CO.
P.O. Box 1151 74602
405/762-1644 Tr$34.6 Mil
Hd: Kris Hochderffer, SrVP&SrTO
Pamela A. Buttram, AsstVP&TO
Evelyn Swope, TO

SECURITY BANK & TRUST CO. OF PONCA CITY
P.O. Box 311 74601
405/765-4444 Tr$115 Mil
Hd: Debra J. Morrow, VP&TO
CorpTr: Dorothy Vanover, AsstTO
TrOpers: Wanda Vick, AsstTO

Sapulpa

AMERICAN NATIONAL BANK & TRUST CO.
P.O. Box 1408 74067-1408
918/224-3210
Hd: Elmer Neel, SrVP&TO

Shawnee

AMERICAN NATIONAL BANK & TRUST CO.
P.O. Box 1089 74802-1089
405/273-5000 Tr$50 Mil
Hd,CorpTr,Nb: Ralph G. Spencer, SrVP&TO
PersTr,TrInv: W. H. Yarger, VP&TO
TrAdmin: Mary Jeske, TO
TrOpers: Debra Gohlke, TO

BANCFIRST
P.O. Box 1368 74802
405/273-1000
(Branch of Stillwater)
Mgr: Charles R. Shelton, SrVP&TO
Nb: Don P. Grimes, SrVP&PresAsst

Stillwater

BANCFIRST
P.O. Box 1359 74076
405/372-3133 Tr$50 Mil
(Branches in Guthrie and Shawnee. Located also in Hugo, Konowa, Madill, McAlester, Muskogee, Oklahoma City, Prague, Sand Springs, Seminole & Sulphur)
Hd: Melvin Camp, SrVP&TO

STILLWATER NATIONAL BANK AND TRUST COMPANY
P.O. Box 1988 74076
405/372-2230 Tr$18 Mil
Hd: Stanley R. White

Tulsa

BANCOKLAHOMA TRUST CO.
P.O. Box 2300 74192
918/588-6000 Tr$2.5 Bil
(Branches in Enid & Oklahoma City)
Hd: James R. Dodd, Pres
PersTr: Lawrence B. Halka, SrVP&SrTO
CorpTr: Robert W. Clark, VP&TO
TrInv,ComTrF: Rudy M. Thomas, SrVP
EmplBen: Phillip J. Owings, SrVP&SrTO
TrOpers: Thomas W. Wilkins, VP
TrCoun: Francis G. Hawkins
Tulsa Branch:
6505 E. 101 St. 74133
918/588-6800

FIRST NATIONAL BANK & TRUST CO. OF TULSA
P.O. Box 1 74193
918/586-5530 Tr$981 Mil
Hd: Robert A. Geweniger, SrVP&SrTO
PersTr: Paul Giehm, VP&SrTO
PersTr,Nb,Sls: Richard M. Corbridge, SrVP&SrTO
CorpTr,EmplBen: Randall W. Nelson, SrVP&SrTO
TrInv: Tom Weeks, SrVP&SrTrInvO
TrOpers: Patty K. Hampton, SrVP&SrTO

FOURTH NATIONAL BANK OF TULSA
P.O. Box 2360 74101
918/581-0220 Tr$230 Mil
Hd,TrInv,ComTrF,Nb: J. Harvie Roe, SrVP
PersTr,CorpTr: Robert Roesler, SrVP
EmplBen: John Beasley, VP
TrOpers,TDP: L. Elaine Simpson

THE TRUST COMPANY OF OKLAHOMA
5727 S. Lewis, Ste. 800, P.O. Box 35453 74153
918/744-0553 Tr$270 Mil
(Branch of Oklahoma City)
Paul H. Mindeman, Pres
TrInv: William S. Boedeker, SrVP
PersTr: James R. McKinney, SrVP
EmplBen: Tim Breedlove, SrVP

THE TRUST COMPANY OF OKLAHOMA
P.O. Box 3688 74101
918/745-2400
Hd: Paul E. Kallenberger, SrVP&SrTO
PersTr: William E. Meyer, SrVP&TO
TrInv: Lee E. Adler, SrVP&IO
EmplBen: Roger D. Schnell, VP&TO

Vinita

FIRST NATIONAL BANK & TRUST CO.
P.O. Box 407 74301
918/256-7811 Tr$30 Mil
Hd: Don Yarger, ExecVP&TO
Lowell C. Hatcher, TO
TrOpers: Brenda Hoffsommer
TDP: Jan Hext

OKLAHOMA STATE BANK & TRUST CO.
P.O. Box 278 74301
918/256-5585 Tr$.25 Mil
Hd: V. L. Buchanan, TO
James L. Shelton, AsstTO

OREGON

Bend

FIRST INTERSTATE BANK OF OREGON N.A.
960 N.W. Wall St. 97701
503/388-0612
(Branch of Portland)
Bill Olsen, TO

UNITED STATES NATIONAL BANK OF OREGON
P.O. Box 911 97709
503/388-8732
(Branch of Portland)
Mgr: R. W. Ager, VP

Coos Bay

WESTERN BANK (Trust Dept)
P.O. Box 1225 97420
503/269-4297 Tr$28 Mil
Hd,TrInv,ComTrF,EmplBen,Nb: Jerry D. Sands, VP&SrTO
PersTr: George F. Gage, TO
Helen E. Farrell, AsstTO
TrOpers: Clarinda Middleton

Eugene

FIRST INTERSTATE BANK OF OREGON, N.A.
P.O. Box 10566 97440
503/687-5955
(Branch of Portland)
Hd: Scott Duttenhaver, AsstVP&Mgr

UNITED STATES NATIONAL BANK OF OREGON
P.O. Box 10308 97440
503/687-7758
(Branch of Portland)
Mgr: D. A. Frosaker, VP

Medford

FIRST INTERSTATE BANK OF OREGON, N.A.
P.O. Box 580 97501
503/776-5605
(Branch of Portland)
Hd: Robert LeRoy, AsstVP&Mgr

UNITED STATES NATIONAL BANK OF OREGON
P.O. Box 1107 97501
503/776-2551
(Branch of Portland)
Hd: C. C. Heath, VP&Mgr

Milton-Freewater

BANK OF COMMERCE
P.O. Box 50 97862
503/938-5544
(A wholly-owned subsidiary of Baker Boyer Bancorp)
Janice L. Palumbo, TO&Mgr

Portland

THE BANK OF CALIFORNIA,NatAssn
407 S.W. Broadway 97208
503/225-2955
(Branch of San Francisco, CA)
ORPersTr: Jess A. Rogerson, SrVP&Mgr
PersTr: Kathleen Bube, VP&TO
TrOpers: Elizabeth Cecil
TrRE: Kerry Bates, AsstVP
Nb: Marc Grignon, VP&TO
TrInv: Marvin J. Trachta, VP&IO
OREmplBen: Greg Dreier, VP&Mgr
STONEWALL PENSION SERVICE
(Division of The Bank of California)
2 Lincoln Center
10220 SW Greensburg 97223
503/245-9199
Alan Stonewall, Mgr

CAPITAL TRUST COMPANY
4380 SW Macadam Ave., Ste. 450 97201
503/228-2300 Tr$700 Mil
Hd: Charles J. Swindells, MngDir
PersTr,CorpTr,TrOpers: Carol A. Reem, ExecVP
TrInv: Ralph C. Rittenour, Jr., MngDir
ComTrF,EmplBen: Leroy J. Lundy, VP
Nb: Karen H. Sheridan, VP

FIRST INTERSTATE BANK OF OREGON, N.A.
P.O. Box 2971 97208
503/225-2362 Tr$2.2 Bil
(Branches in Bend, Eugene, Medford & Salem)
Capital Management Group Hd:
Robert G. Murray, ExecVP
Financial Services Group Hd:
Douglas McGregor
PersTr: Virginia Willard, VP/FSG
CorpTr,TrOpers,TDP: Peter Cullen, VP/CMG
TrInv: Dennis Wood, VP/CMG
ComTrF: Dale Annis, VP/CMG
RE: James Wilson, VP/CMG
EmplBen: Robert L. Belding, SrVP/CMG
TrMktg: Sandra Mico, VP/CMG
Financial Service Center
Main Office
1300 S.W. 15th Ave. 97201
503/225-2371
Donald Younger, VP/FSG
Private Banking & Financial Services Center
503/225-2327
Grant Stebner, VP/FSG

KEY TRUST COMPANY OF THE NW
P.O. Box 272 97207
503/790-7680 Tr$760 Mil
Hd: Lu Baggenstos, SrVP&AdminMgr
Pers,RE: Richard George, VP
TrInv: Michelle Dicus, SrPortMgr
EmplBen: Greg Schmidt, AsstVP
TrOpers: Larry Holden, VP
Nb: Kenneth Simpson, VP

KEY TRUST COMPANY OF THE NW
1211 S.W. 5th Ave. 97204
503/790-7650
Mgr: Richard George
EmplBen: Greg Schmidt

PACIFIC NORTHWEST TRUST COMPANY
121 S.W. Morrison, Ste. 1450 97204
503/295-6974 Tr$305 Mil
Hd: Rick Meigs, Pres
ComTrF: Chris Williams
EmplBen: Judy Hereim, VP
TrOpers: Brenda Miller
Nb: Craig Stuvland, ExecVP

SECURITY PACIFIC BANK OREGON
P.O. Box 2808 97208
503/222-7620 Tr$250 Mil
Jack L. Robson, SrVP
PersTr: Robert M. Magee, VP
CorpTr: Joan Autio, VP
EmplBenMgr: Larry J. Lee, VP
TrInv: Robert T. Platt, SrVP
TrOpers: Louise Freeze, AsstVP

UNITED STATES NATIONAL BANK OF OREGON
P.O. Box 3168 97208
503/275-6588 Tr$2.09 Bil
(Branches in Bend, Eugene, Medford & Salem)
Hd: R. H. Lung, ExecVP&ExecTO
PersTr: D. E. Fletcher, SrVP&TO
TrInv: S. Y. Schuster, SrVP
CorpTr,BusSvcsDiv: S. Bronson-Charno, VP
Forestry: W. E. McArthur, AsstVP
EmplBen: Marcia Bennett, VP
TrOpers,TDP: R. A. Kriek, VP
Nb: A. M. Gabel, VP

WEST ONE BANK, OREGON
P.O. Box 2882 97208
503/248-6060 Tr$352 Mil
(An affiliate of West One Bancorp, Boise, ID)
Hd: Ward Schaumberg, VP&Mgr
TrInv: Dave Archibald
EmplBen: Laurie Scott

The Directory of Trust Institutions is included in a T&E subscription!

★Salem

COMMERCIAL BANK
P.O. Box 1012 97308
503/399-2993 Tr$70 Mil
Hd,Nb: Marvin C. Abeene, SrVP&TO
PersTr,TrInv: M. A. Hays, VP&TO

FIRST INTERSTATE BANK OF OREGON, N.A.
P.O. Box 12828 97309-0828
503/399-3595
(Branch of Portland)
Hd: Thomas McGirr, VP&Mgr

PIONEER TRUST BANK, NA
P.O. Box 2305 97308
503/363-3136 Tr/o$200 Mil
S. H. Compton, ChmBd&CEO
Hd,PersTr,CorpTr,EmplBen: Alan Bennett, VP&TO
K. Loguidice, SecurCsh
K. Rapp, SecurTrader
ComTrF: C. J. Case, TrAdm
TrOpers,TrSvcs: Michael S. Compton, AsstVP&TO
Prob: S. Rollman, TO-Adm
S. Horsley, TrAdm
Tx: K. R. Ramey, AsstTO

UNITED STATES NATIONAL BANK OF OREGON
P.O. Box 14444 97309
503/399-4080
(Branch of Portland)
Hd: J. A. Perry, VP&Mgr

PENNSYLVANIA

Allentown

MERCHANTS BANK N.A.
703 Hamilton Mall 18101
215/821-7243 Tr$390 Mil
(Branches in Bethlehem & Easton)
Mgr: Judith A. Savchak, SrVP
EmplBen: D. E. Skeath, VP
InvMgt: D. F. Wise, VP
TrSvcs: E. L. Britton, VP
InstitSls: P. M. Saxman, Mgr&TO

MERIDIAN ASSET MANAGEMENT, INC.
645 Hamilton Mall 18101
215/439-4207
(Branch of Valley Forge)
PersSvcs: John W. Stirling, VP
EmplBen: Bruce D. Eden, AsstVP
Nb-InstitSvcs: Harry E. Cover, VP
Nb-PersSvcs: Robert M. McGovern, MktgO

NORTHEASTERN BANK OF PENNSYLVANIA
1120 S. Cedar Crest Blvd. 18103
215/820-4900
(Branch of Scranton)
Robert H. DeSilver, Jr., VP
PersTr: Jeffrey Frankenfield, AsstVP
Nb: James S. Meminger, VP

Altoona

MELLON BANK (CENTRAL)
P.O. Box 1888 16603
814/944-1030
(Branch of State College)
J. Carl Halderman, AsstVP

MIDSTATE BANK & TRUST CO.
1130 12th Ave. 16603
814/946-6700 Tr$550 Mil
(Branch in State College)
Hd: Robert J. Scott, SrVP
PersTr,CorpTr: Nancy R. Fogel, VP&TO
H. Randall Carper, TO
Elaine Cherry, TO
Angela Swisher, TO
Jim Campbell, TO
Bryce Harshberger, TO
Raymond Hess, VP&TO
TrInv: Ralph J. Davis, VP
Daniel B. Magee, IO
EmplBenAdm: Elizabeth L. Bakoss, AsstVP&TO
TrOpers: Marie A. Civiello, TOpO

PENNSYLVANIA (Cont'd)

Apollo

APOLLO TRUST CO.
P.O. Box 247 15613
412/478-3151 Tr$15 Mil
Hd: Sally M. Bush, TO

Bangor

THE MERCHANTS NATIONAL BANK OF BANGOR
25 Broadway 18013
215/588-0981 Tr$1.7 Mil
Hd: Frank DePaolo, CEO
William M. Kessler, Csh&SrTO

Beaver

BEAVER TRUST CO.
Third & Insurance Sts. 15009
412/775-7800 Tr$78 Mil
PersTr,Nb,Opers: Paula J. Derr, VP&TO
PersTr,Nb,CorpTr: Coleman J. Clougherty, VP&TO
Jo Shane, InvCoord

Bedford

JOHNSTOWN BANK & TRUST CO.
15522
814/536-7801
(Branch of Johnstown)

Berwick

THE FIRST NATIONAL BANK OF BERWICK
111 W. Front St. 18603
717/752-3671 Tr$42 Mil
Hd: Leslie W. Bodle, VP&TO
EmplBen: Judy Gizenski, AsstTO
TrOpers: Marlene Fckrote, AsstTO

Bethlehem

FIRST VALLEY BANK
One Bethlehem Plaza 18018
215/865-8446 Tr$370 Mil
Hd: C. Palmer Zigmund, SrVP
PersTr: John J. Bauer, VP
CorpTr,EmplBen: Joel G. Harpel, VP
TrInv: John B. Shupe, VP
TrOpers: Roy C. Miller, VP
Nb: George P. Kurtz, Jr., AsstVP

LEHIGH VALLEY BANK
P.O. Box 2068 18001
215/861-1769 Tr$153 Mil
Hd,CorpTr,TrOpers: G. Allen Weiss, GpExec&SrVP
PersTr: Lester D. Stauffer, VP
CorpTr,EmplBen: H. Frank Martin, VP
TrInv,ComTrF: Edward A. Kramer, TrInvO
TrOpers: John P. Bedics, TOpO
Nb: Samuel F. Tameler, VP

MERCHANTS BANK N.A.
60 W. Broad St. 18018
215/821-7605
(Branch of Allentown)

NAZARETH NATIONAL BANK & TRUST CO.
Broad St. Business Ctr., 44 E. Broad 18018
215/861-7846
(Branch of Nazareth)
Bruce D. Greenspan, FinSvcsO

Biglerville

GETTYSBURG NATIONAL BANK
Main St., P.O. Box J 17307
717/677-7141
(Branch of Gettysburg)
Paul E. Renner, Pres
Richard Schultz, TO

Bloomsburg

BLOOMSBURG BANK-COLUMBIA TRUST CO.
11 W. Main St. 17815
717/784-1660 Tr$40 Mil
Hd,TrInv,EmplBen,Nb: Gordon C. Boop, SrVP,Sec&TO
PersTr: Jeffrey R. Tanczos, VP
CorpTr,ComTrF,TrOpers: Patricia A. Fisher, TOpO&AsstSec
TrInv: John R. Bryden, III

FIRST EASTERN BANK, N.A.
Main & Market Sts. 17815
717/784-0220
(Branch of Wilkes-Barre)
Nb: Mark W. Chamberlain, AsstVP&TO

Blue Ball

BLUE BALL NATIONAL BANK
1058 Main St. 17506
717/354-4541 Tr$36 Mil
Hd: John H. Phillips, VP
Joseph A. Myers, AsstVP
TrOpers: Dawn Fox

Boyertown

NATIONAL BANK OF BOYERTOWN
P.O. Box 547 19512
215/369-6277 Tr$132 Mil
Hd: Rolland D. Ackelson, SrVP
PersTr: Kim A. Kline, VP
CorpTr: Eleanor J. Frain, FSO
TrInv: Rodney R. Kline, VP
EmplBen: David J. Scibetta, FSO
TrOpers: Karen G. Still
Nb: Thomas W. Schreiber, VP

Bradford

PENNBANK
71 Main St. 16701
814/362-5521
(Division of Erie)
Hd: James I. Ross, VP

PRODUCERS BANK & TRUST CO.
50 Main St., P.O. Box 357 16701
814/368-3103 Tr$3.97 Mil
Donald M. Reed, Pres

Brockway

DEPOSIT BANK
1201 E. Main St. 15824
814/268-3735
(Branch of DuBois)
Mgr: Rodney Moline, AsstVP&CommOffMgr

SAVINGS AND TRUST CO. OF PENNSYLVANIA
456 Main St. 15824
814/265-8401
Jean M. Rittenhouse, VP&AsstTO

Brookville

DEPOSIT BANK
Main St. 15825
814/849-5361
(Branch of DuBois)
Mgr: William F. Reitz, VP&CommOffMgr

THE SAVINGS AND TRUST COMPANY OF PENNSYLVANIA
P.O. Box 499 15825
814/849-8364 Tr$35 Mil
Hd: George E. Walker, VP&TO
Jean M. Rittenhouse, VP&AsstTO

77% of the readers of
TRUSTS & ESTATES
refer trust and estate business to banks.

Bryn Mawr

THE BRYN MAWR TRUST COMPANY
801 Lancaster Ave. 19010
215/525-1700 Tr$400 Mil
Hd: Gay P. Gervin, SrVP
PersTr: Joseph H. Bachtiger, VP
TrInv,ComTrF: Jere Estes, VP
TrOpers: Gayle Loney, SrTO
TrTx: Randy Thomas, SrTO
EmplBen: Michael Bennett, VP
TrMktgO: Leila Dyer, SrTO

Burnham

RUSSELL NATIONAL BANK
111 N. Logan Blvd. 17009
717/248-9616
(Branch of Lewistown)
CustSvcsRep: Barbara Baker

Butler

FIRST SENECA BANK
106 S. Main 16001
412/287-7730
(Branch of Oil City)
Adm: Thomas E. Morkin, VP

Camp Hill

CUMBERLAND COUNTY NATIONAL BANK & TRUST
21st & Market Sts. 17011
717/763-5625 Tr$761 Mil
Hd,Nb: Robert M. Lane, SrVP&SrTO
PersTr,ComTrF,EmplBen: R. C. Kramer, VP&TO
PersTr: Constance E. Stoneroad, TO&AsstSec
Susan K. Sanderson, AsstTO
TrInv: Craig C. Dunn, VP&TO
PersTr,Nb: J. A. Smiley, AsstVP&TO
CorpTr: M. B. Phillips, CTO&AsstSec

PENNSYLVANIA NATIONAL BANK & TRUST CO.
4231 Trindle Rd. 17011
717/737-4240
(Branch of Pottsville)

Carlisle

COMMONWEALTH NATIONAL BANK
1 N. Hanover St. 17013
717/249-2414
(Branch of Harrisburg)
Barbara E. Kramer, TO

DAUPHIN DEPOSIT BANK AND TRUST CO.
2 W. High St. 17013
717/249-2323
(Branch of Harrisburg)
Hd: Thomas W. Walker, VP&TO
PersTr: Ellis A. Piper, VP&TO

FARMERS TRUST CO.
1 W. High St. 17013
717/243-3212 Tr$132 Mil
Hd,PersTr,CorpTr,TrInv,Nb: Jane F. Burke, VP&TO
ComTrF,TrOpers: David W. MacIvor, TrAdm
EmplBen: Deborah W. Piper

Chambersburg

CHAMBERSBURG TRUST CO.
P.O. Box C 17201
717/263-9201 Tr$46 Mil
Hd: Robert L. Smith, TO
Edwin P. Heckman, VP&TO

FARMERS & MERCHANTS TRUST CO.
P.O. Box T 17201
717/264-6116 Tr$80 Mil
Hd: Allen C. Rebok, VP&SrTO
PersTr,CorpTr: Judy V. Shade, TO
TrInv,EmplBen: William M. L. Etter, Jr., VP
TrOpers: Sharyn K. Hann, Supv
Nb: Charles R. Porter, TO

UNITAS NATIONAL BANK
P.O. Box 777 17201
717/267-1776 Tr$13.4 Mil
(Branch of Huntingdon)
Hd: David P. Stokrp, AsstVP

VALLEY BANK & TRUST CO.
P.O. Box 459 17201
717/263-2265 Tr$110 Mil
Hd: Sidney M. Palmer, Jr., ExecVP
CorpTr,TrInv: James P. Gordon, VP
EmplBen: Gordon M. Bankert, TO
TrOpers: Helen W. Weaver, TO
TrInv: James Gordon, VP&IO

Clarion

FIRST SENECA BANK
515 Main St. 16214
814/226-6800
(Branch of Oil City)
Adm: Thomas A. Wenner, TO

Clearfield

CLEARFIELD BANK & TRUST CO.
11 N. Second St. 16830
814/765-7551 Tr$33 Mil
Hd: John L. Bailey, TO

COUNTY NATIONAL BANK
Market & Second Sts. 16830
814/765-1683 Tr$53 Mil
(Branch in Philipsburg)
Hd: C. J. Peterson

Coudersport

CITIZENS TRUST CO.
10 N. Main St. 16915
814/274-9150 Tr$14.9 Mil
(Branches in Emporium & Port Allegany)
Hd: Charles H. Updegraff, Jr., Pres&CEO
PersTr,CorpTr,TrInv,EmplBen,Nb:
Justin F. Krellner, VP&TO

Danville

COMMONWEALTH BANK & TRUST COMPANY, NA
101 Mill St. 17821
717/275-0490
(Branch of Williamsport)
David Kupinsky, TO

FIRST NATIONAL BANK OF DANVILLE
P.O. Box 279 17821
717/275-3740 Tr$3 Mil
Hd: Mrs. Mary I. Simington, VP&TO

Dowington

DOWINGTON NATIONAL BANK
701 E. Lancaster Ave. 19335
215/269-4657 Tr$16.1 Mil
Hd: Ronald K. Dankanich, AsstVP&TO
David L. Summers, AsstTO

Doylestown

BUCKS COUNTY BANK & TRUST CO.
Ste. 310, Bucks County Bank Center
4259 W. Swamp Rd. 18901
215/340-4794 Tr$100 Mil
(Branch in Newton)
Hd: Jeffrey A. Sprowles, SrVP
PersTr: Dolores M. Whitman, VP
EmplBen: Joseph P. O'Connell, AdmVP
TrInv: Michael J. Adams, VP&TrInvO
Nb: Brian K. Strohl, NBO

CONTINENTAL BANK
E. Court St. at Monument 18901
215/348-2966
(Branch of Norristown)
Hd: David H. Keller, Jr., VP

Du Bois

DEPOSIT BANK
P.O. Box 1046 15801
814/371-0660 Tr$98 Mil
(Branches in Brockway, Brookville & St. Marys)
Hd: D. Edward Chaplin, SrVP&TO
TrOpers: Janine K. Fennell, VP&TO
Daniel J. Duttry, TO

SAVINGS & TRUST CO. OF PENNSYLVANIA
P.O. Box 247 15801
814/375-3840
G. W. Keller, VP&TO

Easton

LAFAYETTE BANK
P.O. Box 508 18044-0508
215/250-2368 Tr$8.3 Mil
Linda M. Rand, VP&TO

MERCHANTS BANK N.A.
Centre Square & S. 3rd St. 18042
215/250-3470
(Branch of Allentown)

NAZARETH NATIONAL BANK & TRUST CO.
Third & Ferry Sts. 18042
215/746-7225
(Branch of Nazareth)
David W. Kidd, AsstVP

Ebensburg

LAUREL BANK
P.O. Box 158 15931
814/472-8400 Tr$80 Mil
(Branch in Indiana)
Hd,TrInv: Robert L. Douglas, SrVP&SrTO
EmplBen: Luke Michelbacher, TO
TrOpers: Arlene Allison, AsstTO

Elizabethtown

FARMERS FIRST BANK
143 S. Market St. 17022
717/367-1156
(Branch of Lititz)
PersTr: Wendy L. Basehoar, AsstVP
EmplBen: Patricia A. Hindermyer, EBO
Nb: Stephen E. DiNovis, TO

Emporium

BUCKTAIL BANK & TRUST CO.
2 E. 4th St., P.O. Box 350 15834
814/486-3333 Tr$21 Mil
Donna J. Holly, AsstTO

CITIZENS TRUST CO.
135 E. Fourth St. 15834
814/486-1112
(Branch of Coudersport)
Stan R. Dunsmore, AsstVP

Ephrata

THE EPHRATA NATIONAL BANK
31 E. Main St. 17522
717/733-6576 Tr$41 Mil
Hd: Carl L. Brubaker, VP&TO
Robert S. Harris, AsstTO

Erie

THE FIRST NATIONAL BANK OF PENNSYLVANIA
P.O. Box 769 16512
814/871-3751 Tr$518 Mil
(Branch in Meadville)
Hd: James H. Thomas, SrVP
PersTr: Gary E. Garnavish, VP&TO
CorpTr: Caroline A. Swanson, TO
TrInv: Franklin E. Burns, VP
EmplBen: Beverly DiCarlo, VP
TrOpers: William S. Sapone, VP&TOpO
Nb: Wilbert L. Wagner, AsstVP

MARINE BANK
P.O. Box 8480 16553
814/871-9200 Tr$1 Bil
(Branch in Warren)
Hd: R. G. Imboden, ExecVP
PersTr: Tim Smyth, VP
DptyHd: David Cullen, SrVP
CorpTr: Alan Poust, AsstVP
TrInv: Wayne Kobble, CFA&VP
EmplBen: John Masterson, VP
TrOpers: Gordon Gibbons, Mgr
Nb: Sean Hagerty, AsstVP

MELLON BANK
1128 State St. 16522
814/453-7468
(Branch of Oil City)
PersTr: Harry C. Iwig, VP
Richard A. Schwab, VP
Dorothy M. LaFemina, AsstTO
EmplBen: Edward L. Dunlap

GENEVA COLLEGE

"Singled out for (its) ... top-notch science program"

U.S. News & World Report, Oct. 26, 1987

Direct your client's attention to Geneva College where its excellent science program has received national recognition. Geneva's computer science and 41 other majors are also top notch.

For information on Geneva's planned giving program, contact Charles N. O'Data, V.P., Development, Beaver Falls, PA 15010, (412) 846-7550.

PENNSYLVANIA (Cont'd)

Erie (Cont'd)

PENNBANK
801 State St. 16501
814/871-1293
(Divisions in Bradford, Erie, Franklin, Meadville, St. Marys, Titusville & Warren)
RegHd: M. Benton Mitcham, SrVP
Erie Division:
801 State St. 16501
814/871-1280
Hd: Daniel J. Ehrmentraut, VP

Evans City

THE CITIZENS NATIONAL BANK OF EVANS CITY
P.O. Box 316 16033
412/538-3410 Tr$40.7 Mil
Hd: Thomas J. Blechschmidt, SrVP&TO
Admin: Donna M. Weimer, TO
TrOpers: Joseph A. Mielecki, TO

Fort Granville

RUSSELL NATIONAL BANK
1250 W. Fourth St. 17044
717/248-0212
(Branch of Lewistown)
Shirley Aurand, BrMgr

Franklin

PENNBANK
210 Thirteenth St. 16323
814/432-4554
(Division of Erie)
Hd: Robert B. Dornhaffer, VP

Gettysburg

ADAMS COUNTY NATIONAL BANK
P.O. Box 4566 17325
717/334-3161 Tr$32 Mil
Hd: William T. Timmins, Jr., SrVP&SrTO
Nancy L. Reichart, VP&TO
Ronald D. Baker, TO

GETTYSBURG NATIONAL BANK
10 York St., P.O. Box 250 17325
717/334-2151
(Branches in Biglerville, Carroll Valley & Grand View Terrace)
Hd: J. Fred Schultz, SrVP
Paul H. Ketterman, Jr., VP&TO
Patricia Kint, AsstTO&AsstSec

Greencastle

FIRST NATIONAL BANK
P.O. Box 8 17225
717/597-2137 Tr$20 Mil
Hd: Darlene Niswander, TO
Diane Cordell, TrAdm

Greensburg

SOUTHWEST NATIONAL BANK OF PA
P.O. Box 760 15601
412/834-2310 Tr$160 Mil
Hd: Irving A. Pratt, ExecVP
PersTr: Paul R. Dowds, AsstVP
CorpTr,EmplBen,Nb: W. Bradley Stroud, VP
TrInv,ComTrF: Richard D. Acita, AsstVP
TrOpers,TDP: Denis L. Kebler, AsstVP

Hamburg

HAMBURG SAVINGS & TRUST CO.
52 S. 4th St. 19526
215/562-3811
(Regional Trust Office for Pennsylvania National Bank & Trust Company)
Hd: Jutta L. Bausher, TO

Hanover

BANK OF HANOVER & TRUST CO.
25 Carlisle St. 17331
717/637-2201 Tr$76.7 Mil
Hd: Douglas A. Becker, VP&TO
PersTr: Margaret L. Gilpin, AsstVP&TO
TrInv,Nb: Gregory C. Staub, AsstVP&TO
EmplBen: Jessica Jones

FARMERS BANK & TRUST CO. OF HANOVER
13 Baltimore St. 17331
717/637-2291 Tr$125 Mil
Hd: Gregg A. Oppedal, SrVP&SrTO
PersTr: Christine Neri, VP&TO
CorpTr: Jennifer Leib, AsstTO
EmplBen: James Lane, AsstVP&TO
TrOpers: Lonna Trump, AsstTO

HAMILTON BANK
22 Carlisle St. 17331
717/637-2111
(Branch of Lancaster)
Hd: Raymond A. Williams, VP

Harleysville

THE HARLEYSVILLE NATIONAL BANK & TRUST CO.
483 Main St. 19438
215/256-8851 Tr$11 Mil
Hd: James Hamilton, SrVP&SrTO
Betty Yerger, TO

★Harrisburg

THE COMMONWEALTH NATIONAL BANK
10 S. Market Sq. 17108
717/564-9500 Tr$466 Mil
(Branches in Carlisle, Lancaster, Shippensburg & York)
Hd: Dean H. Haine, SrVP
PersTr: James H. Best, VP
EmplBen: E. Jeffrey Roof, VP
TrInv: Jack Yates, VP
TrOpers: Joseph H. Muirhead, VP
Nb: Robert K. Reitzel, VP
EstSettlmt: Lois B. Copeland, VP

DAUPHIN DEPOSIT BANK AND TRUST CO.
213 Market St. 17101
717/255-2253 Tr$955 Mil
(Branches in Carlisle, New Holland, Shippensburg and York)
Hd: Rick A. Gold, ExecVP
PersTr: Charles H. Faust, VP&TO
CorpTr: F. Richard W. Cook, VP&CTO
EmplBen: Charles A. Robson, III
InvMgr: Robert Spicer, VP
TrOpers: E. Ronald Deshong, SrVP
Tx: Larry A. Hartman, VP&TO

FULTON BANK
Third & Locust Sts., P.O. Box 1189 17108
717/291-2522
(Branch of Lancaster)
PersTr,Nb: J. Fred Sener, VP&SrEPO
Christopher W. Kull, SrTO
EmplBen,Nb: Bruce T. Smith, VP&TO
Robert J. Whalen, Jr., EBO

HAMILTON BANK
222 Market St. 17104
717/234-2711
(Branch of Lancaster)
Hd: Edward A. Hauck, VP&SrTO
Nb: Joseph L. Paese, AsstVP

Hazleton

HAZLETON NATIONAL BANK
101 W. Broad St. 18201
717/459-4240 Tr$153 Mil
Hd: Thomas L. Burns, VP&TO
PersTr: Diana L. James, VP
Carol A. Toslosky, AsstTO
TrInv: William C. Kringe, VP&IO
EmplBen: Charles M. Parsons, TO
EstAdm: Mary Ann Zubris, AsstTO
Nb: Jeffrey S. Gicking, AsstVP

NORTHEASTERN BANK OF PENNSYLVANIA
P.O. Box 369 18201
717/455-1515
(Branch of Scranton)
Hd: Jerry A. Licata, VP

PEOPLES FIRST NATIONAL BANK & TRUST CO.
1 W. Broad St. 18201
717/455-7771 Tr$55 Mil
Hd: Thomas Rohrbach, TO
PersTr,EmplBen,Nb: Daniel J. Steber, AsstTO
Catherine Stetz, AsstTO
CorpTr: James Fisher, AsstTO

Hermitage

FIRST NATIONAL BANK OF MERCER COUNTY
3320 E. State St., Hermitage Sq. 16148
412/981-6000
Hd: Colin C. Appleton, VP&TO
TrInv: Wallace Witmer, VP&TrInvO
Nb: Charles Hersh, VP&TO

Hershey

HERSHEY TRUST CO.
P.O. Box U 17033
717/534-3225 Tr$1.476 Bil
Hd,TrInv: Ronald D. Glosser, Pres
PersTr: Raymond T. Cameron, TO
PersTr,Nb: Harry W. Heath, VP
TrInv: V. B. Rudisill, VP
EmplBen,TrOpers: Robert C. Vowler, CFO

Hollidaysburg

HOLLIDAYSBURG TRUST CO.
224 Allegheny St. 16648
814/696-0211 Tr$46 Mil
Hd: Ruth B. Weaver, VP&TO
TrInv: Bruce R. Erb, VP
Paula Kelley, TO
W. Jeffery Akers, IO

Honesdale

FARMERS & MERCHANTS BANK
P.O. Box 430 18431
717/253-1096 Tr$1.35 Mil
Hd: Richard J. Shershenovich, Pres&TO
Kathleen Hunter, Csh&AsstTO

THE HONESDALE NATIONAL BANK
733 Main St. 18431
717/253-3355 Tr$10 Mil
Hd: Hugh Rechner, VP&TO

WAYNE COUNTY BANK & TRUST CO.
717 Main St. 18431
717/253-1456 Tr$20 Mil
Hd: Sally N. Rutherford, VP
Thomas E. LaTournous, AsstTO

Huntingdon

PENN CENTRAL NATIONAL BANK
P.O. Box 381 16652
814/643-4180 Tr$50 Mil
Hd,EmplBen,Nb: William Bishop, VP&SrTO
PersTr,ComTrF: Thomas C. Barnhart, TO
CorpTr: Connie L. Grubb, AdmAsst
TrInv,TrOpers,TDP: Judy G. Fleming, TO

UNITAS NATIONAL BANK
501 Penn St. 16652
814/643-0350 Tr$13.4 Mil
(Branch in Chambersburg)
Hd: David P. Stokrp, AsstVP
Cindee A. Flinchbaugh, AsstTO

Indiana

LAUREL BANK
922 Philadelphia St. 15701
(Branch of Ebensburg)
Robert L. Douglas, SrVP&SrTO

NATIONAL BANK OF THE COMMONWEALTH
Philadelphia & Sixth Sts. 15701
412/349-3400 Tr$46 Mil
Hd: Wm. A. Mrozowski, AsstVP&TO
R. Benjamin Cribbs, AsstTO
TrOpers: Donna Woodall, TrAdm

THE SAVINGS & TRUST CO. OF PENNSYLVANIA
P.O. Box 190 15701
412/349-2900 Tr$150 Mil
Hd: G. Bruce Jenkins, VP&TO
EmplBen: Bert Ross
TrOpers: James R. Rihs

Irwin

IRWIN BANK & TRUST CO.
P.O. Box 489 15642
412/863-3100 Tr$19.3 Mil
Hd: Barbara G. Smith, AsstSec&TO

Jennerstown

PEOPLES BANK & TRUST CO.
P.O. Box 265 15547
814/629-6611 Tr$12.7 Mil
(Branches in Jerome, Laughlintown & Somerset)
D. Kent Fonner, VP&TO
TrOpers: Denise Gavel, AsstTO

Jerome

PEOPLES BANK & TRUST CO.
P.O. Box 374 15937
Tr$12.7 Mil
(Branch of Jennerstown)
Hd: D. Kent Fonner, VP&TO
TrOpers: Denise Gavel, AsstTO

Jim Thorpe

THE JIM THORPE NATIONAL BANK
12 Broadway 18229
717/325-3631 Tr$1 Mil
Hd: George Armbruster, TO
TrOpers: Shirley Stermer, AsstTO

MAUCH CHUNK TRUST CO.
P.O. Box 289 18229
717/325-2721 Tr$6.482 Mil
Hd: Harold A. Queen, Pres&TO
Linda L. Hawk, AsstTO

Johnstown

JOHNSTOWN BANK & TRUST COMPANY
P.O. Box 98 15907
814/536-7801 Tr$120 Mil
(Branch in Bedford)
Hd: Kim Craig, ExecVP&SrTO
Betty Rae Sheehan, VP&TO
Steven M. Krawick, TrInvO
Frank J. Lapinsky, TrInvO
TrOpers: David J. Cover

THE MOXHAM NATIONAL BANK
550 Central Ave. 15902
814/536-4481 Tr$45 Mil
Hd: P. James Hayes, VP,TO&Sec

UNITED STATES NATIONAL BANK
Corner Main & Franklin Sts. 15901
814/533-5332 Tr$111 Mil
Hd: Darryl Myers, SrVP&SrTO
PersTr: Mildred L. Nelson, VP&TO
TrInv: Judith A. Duchene, VP&TO
TrOpers: David L. Mordan, VP&TO
EmplBen: James O. Schlicht, VP&TO

Jonestown

JONESTOWN BANK & TRUST CO.
P.O. Box 717 17038
717/865-2112 Tr$.9 Mil
Hd: Frederick R. Boltz, TO

Lancaster

COMMONWEALTH NATIONAL BANK
28 Penn Square 17604
717/295-3210
(Branch of Harrisburg)
PersTr: Robert E. Sherk, VP
Nb: Stephen C. Minana

FARMERS FIRST BANK
1635 Lititz Pike 17601
717/394-0547
(Branch of Lititz)
PersTr: Wendy L. Basehoar, AsstVP
EmplBen: Patricia A. Hindermyer, EBO
Nb: Stephen E. DiNovis, TO

THE FIRST NATIONAL BANK OF LANCASTER COUNTY
25 N. Duke St. 17602
717/396-7520 Tr$55.4 Mil
Hd,Nb: Charles C. Tunis, VP&TO
PersTr: Thomas H. Breneman, TO
Irene E. Miller, TO
Diane M. Keener, TO
EmplBen: H. Eugene Peters

FULTON BANK
P.O. Box 4887 17604
717/291-2559 Tr$450 Mil
(Branch in Harrisburg)
Hd: Richard J. Ashby, Jr., ExecVP
PersTr: Daryl Girton, VP
EmplBen: Richard J. Spangler, VP&TO
CorpTr: Tom L. Wolf, VP&CTO
TrOpers: Dennis E. Patrick, TOpO
PersTr,Nb: J. Fred Sener, III, VP&SrEPO
Christopher W. Kull, SrTO
EmplBen,Nb: Bruce T. Smith, VP&TO
Robert J. Whalen, Jr., EBO

HAMILTON BANK
(Corporate Headquarters)
100 N. Queen St. 17604
717/569-8731
(Branches in Hanover, Harrisburg, Lancaster, Lebanon, Reading, & York. Subsidiary of the CoreStates Financial Corp., Philadelphia, PA)
Corporate Officers:
Hd: David W. Schoffstall, ExecVP
PersTr: Martin B. Ebbert, Jr., SrVP&ChmTrComm
TrOpers: Kathryn E. Sangrey, AsstVP
Corp&InvSvcs: Charles A. Knott, VP
Corp&InstitSls: Bruce A. Williams, VP
PersSvcsMktg: David H. Spangler, VP
Legal: Mary E. Colmery
Cont: Amy G. Saxton
PvtBkg: Nancy S. Colarik, SrVP
Lancaster Branch:
100 N. Queen St. 17604
712/291-3636
Hd: Charles R. Hall, Jr., VP&SrTO
Nb: Charles F. Few, FPO
Cynthia Leed, FPO

MERIDIAN ASSET MANAGEMENT, INC.
51 S. Duke St. 17602
717/295-8513
(Branch of Valley Forge)
PersSvcs: Dennis H. Anspach, AsstVP
EmplBen: Gary L. Shenk, AsstVP
Nb/PersSvcs: James G. Hughes, VP
Nb/InstitSvcs: Michael S. Kennedy, VP

Laughlintown

PEOPLES BANK AND TRUST COMPANY
Route 30 15655
Tr$12.7 Mil
(Branch of Jennerstown)
Hd: D. Kent Fonner, VP&TO
TrOpers: Denise Gavel, AsstTO

Lebanon

FARMERS TRUST CO.
(Division of Fulton Financial Corporation)
817 Cumberland St. 17042
717/274-6506 Tr$16 Mil
PersTr: Norma J. Gibble, TrAdm
Nb: Todd S. Dellinger, NBO

HAMILTON BANK
P.O. Box 428 17042
717/274-1471
(Branch of Lancaster)
Hd: Charles R. Hail, Jr., VP&SrTO
Nb: Cynthia Leed, FPO

LEBANON VALLEY NATIONAL BANK
9th & Cumberland Sts.
P.O. Box 448 17042
717/274-6868 Tr$140 Mil
Hd: Larry H. Eberly, VP&SrTO
PersTr: Terrence L. Freeman, AsstVP
TrOpers: John P. Mentzer, AsstVP
Nb: Charles N. Parrott, AsstVP

PEOPLES NATIONAL BANK
P.O. Box 450 17042
717/274-2571 Tr$22 Mil
Hd: Louis W. Ormond, VP&TO
TrOpers: Shelley N. Eggert

Leechburg

FIRST NATIONAL BANK
152 Market St. 15656
412/842-1181 Tr$6.8 Mil
Hd: Stephen J. Pityk, VP&TO

Because People Care About Animals...
Friends of Animals has been able to reduce animal suffering nationwide for over 30 years.

Animals Animals/Leonard Lee Rue III

Our programs and services for dogs and cats, wildlife and marine mammals need the continued support of caring people.

For information about a bequest, trust, or gift of property, please call or write:
Friends of Animals, Inc.
11 West 60th Street
New York, NY 10023
212-247-8120

PENNSYLVANIA (Cont'd)

Lewisburg

COMMONWEALTH BANK & TRUST COMPANY, N.A.
239 Market St. 17837
717/523-1158
(Branch of Williamsport)
David Kupinsky, TO

MELLON BANK (CENTRAL)
Market St. 17837
717/523-1230
(Branch of State College)

NORTHERN CENTRAL BANK
P.O. Box 387 17837
717/523-1138 Tr$2.5 Mil
Hd: William O. Smith, BrMgr
Nancy C. Wolfe, TO

Lewistown

LEWISTOWN TRUST CO.
100 E. Market St. 17044
717/242-0381 Tr$16 Mil
Hd: James C. Dillman, VP&TO

MELLON BANK (CENTRAL)
33 E. Market St. 17044
717/242-2361
(Branch of State College)

RUSSELL NATIONAL BANK
32 E. Market St. 17044
717/248-4951 Tr$45 Mil
(Branches in Burnham, Fort Granville, Mifflin, Reedsville & Thompsontown)
Hd: John T. Pearson, SrVP&SrTO
PersTr: Keith B. Showers, VP&TO

Lititz

FARMERS FIRST BANK
9 E. Main St. 17543
717/626-4721 Tr$135 Mil
(Branches in Elizabethtown, Lancaster, Manheim, Quarryville & Willow Street)
Hd: Robert S. Luttrell, SrVP
PersTr: Wendy L. Basehoar, AsstVP
Stephen E. Wenzel, TO
Beth Ann Herbert, TO
EmplBen: Patricia A. Hindermyer, EBO
Nb: Stephen E. DiNovis, TO

Lock Haven

MELLON BANK (CENTRAL)
104 E. Main St. 17745
717/893-4171
(Branch of State College)
S. Parucha, AsstVP

Luzerne

LUZERNE NATIONAL BANK
18709
717/288-4511 Tr$1 Mil
Hd,TrOpers: David Hughes, TO
TrInv,Nb: John Kearney

Malvern

THE NATIONAL BANK OF MALVERN
P.O. Box 38 19355
215/647-0100 Tr/u $1 Mil
Hd: James Fooskas, Jr., TO

Manheim

FARMERS FIRST BANK
P.O. Box 38 17545
717/665-6801
(Branch of Lititz)
PersTr: Wendy L. Basehoar, AsstVP
Stephen E. Wenzel, TO
EmplBen: Patricia A. Hindermyer, EBO
Nb: Stephen E. Dinovis, TO

McConnellsburg

FULTON COUNTY NATIONAL BANK & TRUST CO.
100 Lincoln Way E., P.O. Box 38 17233
717/485-3144 Tr$11.1 Mil
Hd: N. Parker Knepper, TO

Meadville

MARINE BANK
P.O. Box 8480 16553
814/871-9200 Tr$1 Bil
Hd: Ronald G. Imboden, ExecVP
PersTr: Timothy Smyth, VP
CorpTr: Alan Poust, AsstVP
TrInv: Wayne Koble, VP
EmplBen: John Masterson, VP
TrOpers: Gordon Gibbons, TO
Nb: Sean Hagerty, AsstVP
Phillip Nagy

MELLON BANK
P.O. Box 1086 16335
814/724-6950
(Branch of Oil City)
Thomas E. Lindquist, TO

PENNBANK
201 Chestnut St. 16335
814/337-1908
(Division of Erie)
Hd: Robert B. Dornhaffer, VP

Mechanicsburg

FIRST BANK & TRUST CO.
Main & Market Sts. 17055
717/691-4040 Tr$45 Mil
(Affiliate of PNC Corp.)
Hd,TrInv: Wayne P. Kautz, SrVP&SrTO
PersTr,TrOpers: Maria A. Tompkins, TO
EmplBen,TDP: Jeffrey A. Woodward, AsstTO
Nb: David M. Weigle, AsstVP

Meyersdale

CITIZENS NATIONAL BANK
15552
814/634-5941 Tr$4 Mil
Hd: Mary Jane Fogle, TO

Mifflin

RUSSELL NATIONAL BANK
Main St., P.O. Box J 17058
717/436-2156
(Branch of Lewistown)
Bonnie Campbell, BrMgr

Mifflinburg

MIFFLINBURG BANK & TRUST CO.
P.O. Box 186 17844
717/966-1041 Tr$11 Mil
Mrs. Helen P. Strunk, Pres
Patti J. Zimmerman, AsstTO

Mifflintown

THE FIRST NATIONAL BANK OF MIFFLINTOWN
P.O. Box 96 17059
717/436-2144 Tr$5.5 Mil
Hd: Jody D. Graybill, TO

THE JUNIATA VALLEY BANK
P.O. Box 66 17059
717/436-8211 Tr$17 Mil
Hd: Terry S. Love, SrVP&TO
Cynthia L. Williams, AsstTO
TrOpers: Tonda Shillingsford

Millersburg

COMMUNITY BANKS, N.A.
P.O. Box 350 17061
717/692-4781 Tr$18 Mil
(Member of Community Banks, Inc.)
Hd: Robert E. Lenker, ExecVP
Shirley Helwig, AsstVP&TO

MID PENN BANK
349 Union St. 17061
717/692-2133 Tr$13.8 Mil
Patricia Walter, TO

Milton

COMMONWEALTH BANK & TRUST, N.A.
210 Market St. 17701
717/742-8731 Tr$9 Mil
Hd: Donna Carson, BrMgr

Minersville

MINERSVILLE SAFE DEPOSIT BANK & TRUST CO.
P.O. Box L 17954
717/544-4787 Tr$9.0
Hd: Thomas A. Elliott, Jr., TO

Montoursville

COMMONWEALTH BANK & TRUST, N.A.
355 Broad St., P.O. Box 8 17754
717/368-8101 Tr$14 Mil
Andrew Baker, BrMgr
George Golden, TO
Nancy G. Montanye, AsstTO

Montrose

COUNTY NATIONAL BANK
10 Public Ave., P.O. Box 186 18801
717/278-1181 Tr$20 Mil
Hd: M. C. Baker, Pres&SrTO
Mary Lou Warner, TO
PersTr,TrOpers,TDP: Reta Gardner, TO
CorpTr,TrInv,EmplBen: David W. Seipp, TO
Nb: Thomas Krupinski, AsstTO

Mount Carmel

UNION NATIONAL BANK
17851
717/339-1040 Tr$7.7 Mil
Hd: Ida Bevivino, TO&AsstCsh

Mount Joy

UNION NATIONAL MOUNT JOY BANK
P.O. Box 567 17552
717/653-1441 Tr$14 Mil
Hd: Charles R. Starr, VP&TO

Muncy

MUNCY BANK & TRUST CO.
2 N. Main St., P.O. Box 179 17756
717/546-2211 Tr$4 Mil
Richard H. Lloyd, Pres
Hd: William G. Ritter, TO

Nazareth

NAZARETH NATIONAL BANK & TRUST CO.
76 S. Main St. 18064
215/746-7312 Tr$80 Mil
(Branches in Bethlehem & Easton)
Hd: Barbara A. Seifert, VP&SrTO
PersTr: David W. Kidd, AsstVP
EmplBen: Bruce D. Greenspan, FSO
TrOpers: Sally F. Jablonski, AsstTO

New Brighton

CENTURY NATIONAL BANK & TRUST CO.
P.O. Box 296 15066
412/843-5679 Tr$100 Mil
Hd: Richard D. Deland, VP&TO
Drew E. Porter, AsstTO
Kathy Klutka, AsstTO

PENNSYLVANIA (Cont'd)

New Castle

FIRST NATIONAL BANK OF WESTERN PENNSYLVANIA
101 E. Washington St., P.O. Box 1488 16103-1488
412/652-5511 Tr$112 Mil
Hd: Thomas S. Mansell, Esq., SrVP
PersTr,BusDev: Thomas G. Lamoree, VP&TO
PersTr: Walter W. Boron, TO
TrInv: Anthony J. Maiorana, TO
EmplBen: Samuel I. Haines, VP&TO
TrOpers: Patricia B. Wingfield, TO

FIRST SENECA BANK
Washington Centre 16101
412/658-2651
(Branch of Oil City)
Admin: Diane S. Miller, VP

New Holland

DAUPHIN DEPOSIT BANK AND TRUST CO.
210 E. Main St. 17557
717/355-8290
(Branch of Harrisburg)
Hd: Richard K. Dieterle, Jr., TO

Newtown

BUCKS COUNTY BANK & TRUST CO.
210 Penns Trail Rd. 18940
215/860-4411
(Branch of Doylestown)
Brian K. Strohl, NBO

FIRST NATIONAL BANK & TRUST CO.
18940
215/968-4872 Tr$112 Mil
Hd,CorpTr,TrInv: Richard J. Fusco, SrVP&SrTO
PersTr,Tx,Est: Steven L. Friedman, TO
EmplBen,Nb: Steven T. Lees, AsstVP&TO
TrOpers: Kimberly G. Cole, AsstVP&TO

Norristown

CONTINENTAL BANK
Main & Swede Sts. 19404
21[illegible]/278-4294 Tr$1.9 Bil
(Branches in Doylestown & Philadelphia)
Hd: C. Warren Ormerod, ExecVP
PersTr: William J. Lobley, SrVP
CorpTr: Gerald L. Hill, VP
TrInv,ComTrF: Gale S. Gillespie, SrVP
EmplBen: John N. Campbell, SrVP
TrOpers: Amin Zacharia, VP
Nb: Thomas J. Vischer, Jr., SrVP

MERIDIAN ASSET MANAGEMENT, INC.
One Montgomery Plaza
P.O. Box 551 19404
215/278-8942
(Branch of Valley Forge)
PersSvcs: Marie Strycharz, VP
Nb/PersSvcs: Lot J. Rizzardi, VP
Doris P. Theune, VP
Nb/InstitSvcs: John W. Wiercinski, VP

Northumberland

NORTHUMBERLAND NATIONAL BANK
245 Front St. 17857
717/473-3531 Tr$5 Mil
Hd: J. Donald Steele, Pres
Stephen Hafer, AsstTO

Oil City

FIRST SENECA BANK
248 Seneca St., P.O. Box 318 16301
814/676-8666
(Divisions in Butler, Clarion & New Castle)
Reg.Hd: E. G. Heffelfinger, Jr., SrVP
Oil City Div:
PersTr: Rodney L. Campbell, VP
Nb: Paul H. Lackey, VP&TBDO
EstSettlmt: R. Grant Corner, VP

MELLON BANK (NORTH), N.A.
100 Seneca St. 16301
814/677-9638 Tr$450 Mil
(Branches in Erie & Meadville)
Hd: Gary G. Hoyt, SrVP
Larry E. Witherup, VP-TrAdm
Merle A. Bubeck, VP-TrInv
Loretta A. Strawbridge, VP-TrOpers
EmplBen: Edward L. Dunlap

Palmerton

CITIZENS BANK & TRUST CO.
P.O. Box 196 18071
215/826-2457 Tr/u$1 Mil

Philadelphia

CONTINENTAL BANK
1500 Market St. 19102
215/564-7396 Tr$1.9 Bil
(Branch of Norristown)
Hd: C. Warren Ormerod, ExecVP
Nb: Thomas J. Vischer, Jr., SrVP

CORESTATES FINANCIAL CORP.
Broad and Chestnut Sts.
P.O. Box 7618 F.C. 1-6-1 19101-7618
Tr$9.3 Bil
(Subsidiaries in Hamilton Bank, Lancaster, Philadelphia National Bank, Philadelphia & New Jersey National Bank, West Trenton, NJ)
CoreStates Hd: Peter P. Burns, SrVP
Corp&InstitTr: Michael J. D'Angelico, SrVP
TrProdMgt: Nancy L. Fenimore, VP
Corp&InstitSls: John A. Ferro, VP
TrOpers: Peter E. Nipoti, SrVP
TDP: William T. Fitzgerald, VP

CORESTATES INVESTMENT ADVISERS
Broad and Chestnut Sts.
P.O. Box 7618 F.C. 8-8-97 19101-7618
215/973-3350 Tr$4.1 Bil
(Investment Advisor for Hamiltion Bank, Lancaster, New Jersey National Bank, West Trenton, NJ & Philadelphia National Bank, Philadelphia)
Paul G. Finegan, Chm&CEO
DirEqSvcs: Timothy G. Connors, VP
DirRes: C. Thomas Meisse, VP
DirFISvcs: Dung Vukhac, SrVP
DirSpecAccts: Charles B. Hampton, SrVP

FIDELITY BANK, N.A.
Broad and Walnut Sts. 19109
215/496-4121 Tr$5.065 Bil
(Branch in West Chester)
Hd: Jay A. Anglanda. SrExecVP
DeptHd: Robert H. Dunker, ExecVP
DeptHd: Antony Edgar, ExecVP
PersTr: A. Daniel D'Ambrosio, ExecVP
CorpTr: Charles E. Hoos, SrVP
InstitTr: Corliss Boggs, SrVP
InstitInv: Edward T. Koch, SrVP
TrOpers: Robert L. Nicolai, SrVP

FIRST PENNSYLVANIA BANK, NatAssn
1500 Market St. 19101
215/786-8830 Tr$9.1 Bil
Hd: Stuart T. Saunders, Jr., ExecVP
PersSvcs: John C. Voss, SrVP
BusDev: Pierre E. Richards, DivVP
InstitSvcs: Edward E. Keidat, SrVP
BusDev: Allen R. Bradley, VP
SecurTrdg,Res&TrCont: Gerald A. Hayes, Jr., SrVP
Centre Square Investment Group:
Donald E. Carver, Chm
TrOpers: Maureen E. Pugh, SrVP

FRANKFORD TRUST CO.
6500 Castor Ave. 19149
215/831-6520 Tr$115 Mil
Hd,TrInv: George L. Lyon, SrVP
PersTr: Doris Welsh, VP
Tax: Thomas Mullin, TO
EmplBen: Laraine R. Daly, SrTO
TrOpers: Lisa Ruczynski, SrTO

THE GLENMEDE TRUST COMPANY
229 S. 18th St. 19103
215/875-3200 Tr$4.855 Bil
Hd: Thomas W. Langfitt, MD
PersTr: Joseph J. Rink, VP
TrInv,Nb: John W. Church, Jr., SrVP
TrOpers: A. E. Piscopo, SrVP
Nb: J. Thomas Dunlevy
TDP: John Peiffer

MELLON BANK (EAST) N.A.
Trust and Investment Department
Mellon Bank Center 19102
215/555-3012 Tr$6 Bil
Hd: George L. Deming, ExecVP
PersTr: Joseph B. Banko, SrVP
EmplBen: William J. McCabe, VP
TrOpers: William H. Price, VP
TrInv: M. L. White, VP
FinInst: William C. Lambert, VP
Nb: Andrew R. Guzman, SrVP

MERIDIAN ASSET MANAGEMENT, INC.
One Meridian Plaza 19104
215/854-3080
(Branch of Valley Forge)
PersSvcs: Thomas A. Varley, VP
EmplBen: Thomas A. Campbell, VP
NbPersSvcs: Earl C. Pfeiffer, VP
Louis R. Vilardo, AsstVP
NbInstitSvcs: Bonnie Plunkett
NbEmplBen: H. Warren Ingersoll, BDO

THE PENNSYLVANIA TRUST COMPANY
3 Mellon Center 19102
215/496-3100 Tr$160 Mil
Hd: Thomas H. Darlington, Pres
PersTr,TrOpers: Paul Irwin, SrVP
TrInv: Richardson T. Merriman, SrVP
EmplBen,Nb: Charles H. Hopkins, VP
DirResrcs: Walter S. Wilmanski, VP
TxDept: William A. Gurley, VP

THE PHILADELPHIA NATIONAL BANK
Broad & Chestnut Sts.
P.O. Box 7618 F.C. 1-17-6 19101-7618
215/973-3720 Tr$4.01 Bil
(Subsidiary of CoreStates Financial Corp. Regional Trust Office in West Chester)
Hd: Rosemary O. Laphen, ExecVP
PersTr,Adm: Nancy L. Garrison, VP
PersTr,Inv: Raymond M. Deering, VP
PersTr,Sls: Richard E. Henderson, VP

THE PROVIDENT®
PROVIDENT NATIONAL BANK
An affiliate of PNC FINANCIAL CORP

PROVIDENT NATIONAL BANK
P.O. Box 7648 19101
215/585-6827 Tr$29 Bil
Hd: Thomas S. Stewart, ExecVP
ExecMgtCo-ord: M. Lisa Parry, VP
InvRes: Lucinda S. Mezey, VP
InvStrategy: Robert J. Christian, VP
TrOpers. Thomas K. Whitford, SrVP
TrInstSvcs: Anthony J. Cacciatore, SrVP
PersSvcs: Malcolm C. Wilson, SrVP
EmplBen: William G. McKenna, Pres,PCM
ComTrF: Charles F. Willis, VP
InstInvSvc(IIS): Charles B. Landreth, VP
Mktg&Sls: Ludlow Miller, VP
TrBrs: J. Kent Willing, VP

THE RITTENHOUSE TRUST COMPANY
225 S. 18th St. 19103
215/735-1225 Tr$65 Mil
Hd: George Connel, ExecVP

Philipsburgh

COUNTY NATIONAL BANK
117 E. Presque Isle St. 16866
814/342-4000
(Branch of Clearfield)
Edward K. Good

Pittsburgh

EQUIBANK
Two Oliver Plaza, 9th Fl. 15222
412/288-5670 Tr$250 Mil
Hd,PersTr: James W. Koch, VP
CorpTr: Diane M. O'Toole, AsstVP
TrInv,ComTrF: Kevin Stortzum, IO
EmplBen: Carol A. Youtz, VP
TrOpers: Karen L. Hassan, SrTO

Integra FINANCIAL CORPORATION **TRUST SERVICES**
FIRST NATIONAL OF WASHINGTON • FIRST SENECA • GALLATIN
KEYSTONE • McDOWELL • PENNBANK • UNION NATIONAL

INTEGRA FINANCIAL CORPORATION
Trust Executive Group
Four PPG Place 15222-5408
412/644-7671 Tr$5.2 Bil
Hd: John S. Culbertson, SrVP
Sales&Admin: Donald R. Vance, SrVP
TrOpers: Glenn R. Taylor, Jr., VP
TrInv: Douglas W. Sherratt, VP
TrCont: James J. Murphy, VP
CorpTechSupport: Anthony J. Molinero, VP
SlsSupport: Susan M. Kennedy, TO

MELLON BANK, NatAssn
One Mellon Bank Square 500 Grant St. 15258-0001
412/234-4100 Tr$22.4 Bil
(Branches in Boca Raton & Sarasota, FL)
Hd: Donald A. McMullen, Jr., ExecVP
TrInv: Alan T. Sachtleben, SrVP
PersTr: George L. Deming, ExecVP
CorpTr: Norman R. Smith, SrVP
BusDev: Norman R. Lubin, SrVP
EmplBen: William F. Adam, VP
TrOpers: Larry W. Rinne, SrVP

PITTSBURGH NATIONAL BANK
One Oliver Plaza 15265
412/762-3000 Tr$5.2 Bil
Hd: James M. Patton, SrVP
AsstDivHd: R. Steven Bonnett, VP
PersTr: James M. Ferguson, III, VP
CorpBus: James Smith, VP
ChIO: John Martin, VP
CorpTr: Fred J. Deramo, VP
EmplBen: Nicholas Nilsen, VP
TrOpers: Albert Malone, VP
Nb: Phillip P. Deutsch, VP

UNION NATIONAL BANK
4th Ave. & Wood St. 15278
412/644-7524
Hd: Donald R. Vance, SrVP
CorpTr: Henry W. Strong, VP
PersTr: Gilbert L. Hoag, VP

Pittston

FIRST BANK OF GREATER PITTSTON
P.O. Box 560 18640
717/654-4688 Tr$12 Mil
Hd: Earl J. Campbell, VP&TO

FIRST EASTERN BANK
P.O. Box 710 18640
717/655-7906 Tr$2.5 Mil
Hd: S. C. Battisti, SrVP
E. P. Yencha, AsstTO

Port Allegany

CITIZENS TRUST COMPANY
100 Maple St. 16743
814/642-2571
(Branch of Coudersport)
Stan R. Dunsmore, AsstVP

FIRST NATIONAL BANK
64 Main St. 16743
814/642-2351 Tr$1 Mil
Hd: Lloyd Eastman, TO

Pottsville

MERIDIAN ASSET MANAGEMENT, INC.
101 N. Centre St., P.O. Box 630 17901
717/628-5119, Ext. 325
(Branch of Valley Forge)
PersSvcs: Charles S. Buehler, AcctO
Nb/PersSvcs: James G. Hughes, VP
Nb/InstitSvcs: Michael S. Kennedy, VP

MINERS NATIONAL BANK
120 S. Centre St. 17901
717/622-2320 Tr$54 Mil
Hd: James E. Marconis, VP&TO
Anne B. Reed, TO
James T. O'Brien, AsstVP&TO

PENNSYLVANIA NATIONAL BANK & TRUST CO.
1 S. Centre St. 17901
717/622-4200 Tr$460 Mil
(Branch in Camp Hill)
Hd: James Corrigan, SrVP&TO
PersTr: Joseph R. Popson, AsstVP&TO
TrInv: Dwight H. B. Rieman, SrVP&IO
CorpTr: Frederick S. Seewald, AsstVP&TO
TrOpers: Sandra L. Kramer, TOpO

UNION BANK & TRUST CO.
P.O. Box 119 17901
717/622-2632 Tr/u$3.441 Mil
Hd: Eleanor M. Schaeffer, TO

Punxsutawney

KEYSTONE NATIONAL BANK
200 E. Mahoning St. 15767
814/938-4321
Louis R. Kerr, TO

Quarryville

FARMERS FIRST BANK
301 W. Fourth St. 17566
717/786-7337
(Branch of Lititz)
PersTr: Wendy L. Basehoar, AsstVP
EmplBen: Patricia A. Hindermyer, EBO
Nb: Stephen E. DiNovis, TO

Reading

BANK OF PENNSYLVANIA
50 N. Fifth St. 19601
215/378-3664 Tr$490.9 Mil
Hd: Roselyn B. Ramist, VP
PersTr: Bert R. Cramer, AsstVP
CorpTr: James I. Houp, TO
TrInv: Lee W. Hummel, VP
EmplBen: James J. Walker, EBO
TrOpers: John H. Allen, TOpO
Nb: Carl K. Wiest, Jr., VP

HAMILTON BANK
515 Penn St. 19601
215/320-8000
(Branch of Lancaster)
Hd: David Logan Steele, VP&SrTO
Nb: Lynn Veach, FPO

MERIDIAN ASSET MANAGEMENT, INC.
35 N. Sixth St., P.O. Box 1102 19603
215/320-3111
(Branch of Valley Forge)
PersSvcs: Michael W. Wozniski, VP
EmplBen: Raymond T. Kase, Jr., VP
InstitSvcs: June L. Zubey, AsstVP
NbMgr: Kenneth H. Rick, VP
Nb/PersSvcs: James G. Hughes, VP
Nb/InstitSvcs: Michael S. Kennedy, VP
CorpTr: Richard H. Babb, VP
Tx: Joseph D. Freney, VP

Reedsville

RUSSELL NATIONAL BANK
P.O. Box 428 17084

St. Marys

DEPOSIT BANK
101 St. Marys St. 15857
814/781-1550
(Branch of Du Bois)
Hd: Joseph Werner, VP&CommOffMgr

PENNBANK
10 N. Michael St. 15857
814/781-7111
(Division of Erie)
Hd: Edward H. Kuntz, VP

Schuylkill Haven

THE SCHUYLKILL HAVEN TRUST CO.
29 E. Main St., P.O. Box 405 17972-0405
717/385-0563 Tr$7.5 Mil
Hd: Catherine M. Krause, AsstVP&TO

Scottdale

THE SCOTTDALE BANK & TRUST CO.
150 Pittsburgh St., P.O. Box 80 15683
412/887-8330 Tr$3 Mil
Hd: Donald Kiefer, Pres

Scranton

FIRST EASTERN BANK,N.A.
Lackawanna & Washington Ave. 18501
717/969-2056
(Branch of Wilkes-Barre)
Nb: Sally O'Brien, AsstVP&TO

NORTHEASTERN BANK OF PENNSYLVANIA
P.O. Box 937 18501
717/961-7158 Tr$1.2 Bil
(Branches in Allentown, Hazleton, Stroudsburg & Wilkes-Barre)
Hd: Peter F. Moylan, ExecVP
Admin: Myron W. Yencha, GpVP
PersTr: William J. Calpin, Jr., VP
TrInv: Matthew D. Mackie, Jr., VP
ComTrF: James H. Downs, VP
SupportSvcs: Carl J. Lisman, GpVP
TrOpers: Richard C. Krapf, VP
EmplBen: Vincent Mastrucci, AsstVP
CorpTr: David C. Leondi, VP
Tx: William J. Zacheiss, AsstVP
Nb: Bruce E. Gover, VP

PENN SECURITY BANK & TRUST CO.
Spruce St. & N. Washington Ave. 18503
717/346-7741 Tr$70 Mil
Hd,Nb: Robert F. Duguay, SrVP
CorpTr,EmplBen: Michael Kosh, Esq., AsstTO
PersTr: Thomas E. Clewell, VP&AsstTO
Carol R. Curtis, AsstSec
TrInv: Earl W. Phillips, CIO
TrOpers: Margaret Durkan
Jos. Woytovich, ActgO

THIRD NATIONAL BANK & TRUST CO.
130 Wyoming Ave. 18501
717/348-8251 Tr$225 Mil
Hd,Nb,TrInv: Richard Masucci, SrVP&DivMgr
PersTr,Prob: Ronald E. Schield, VP
David W. Seipp, AsstVP
Jay Fendrick, AsstTO
EmplBen: Kenneth N. Godek, TO
CorpTr: Betty Sallusti, AsstTO&Sec
TrOpers: Ronald R. Heusner, VP&TOpO
Keren Miller, TOpO

Selinsgrove

SNYDER COUNTY TRUST CO.
17870
717/374-4252 Tr$17.126 Mil
Hd,Nb: Jack H. Treas, VP
Mary Jane Mitterling, TO

Sharon

McDOWELL NATIONAL BANK
66 E. State St. 16146
412/981-1411
Hd: Stephen M. Parente, VP

PENNSYLVANIA (Cont'd)

Shippensburg

COMMONWEALTH NATIONAL BANK
P.O. Box 40 17257
717/532-2151
(Branch of Harrisburg)
Barbara E. Kramer, TO

DAUPHIN DEPOSIT BANK AND TRUST CO.
P.O. Box 9 17257
717/532-4131
(Branch of Harrisburg)
Hd: Thomas W. Walker, VP&TO
PersTr: Alan B. Rhinehart, TO

Smethport

HAMLIN BANK & TRUST CO.
333 W. Main St. 16749
814/887-5555 Tr$5 Mil
Hd: Charles A. Crockett, VP&TO

Somerset

PEOPLES BANK & TRUST CO.
Somerset Mall Branch 15501
814/443-3644 Tr$12.7 Mil
(Branch of Jennerstown)
Hd: D. Kent Fonner, VP&TO
TrOpers: Denise Gavel, AsstTO

SOMERSET TRUST COMPANY
P.O. Box 777 15501
814/443-9201 Tr$101.5 Mil
Hd,TrInv,Nb: Donald E. Meese, VP&TO
PersTr,CorpTr,TrOpers: Ann B. Persun, AsstVP&TO
PersTr,Est: Karen T. Addleman, AsstTO
ComTrF,TrOpers,TDP: Carol D. Stern, AsstSec
EmplBen: Tine Hillegass, AsstTO

Souderton

UNION NATIONAL BANK & TRUST CO.
14 Main St. 18964
215/721-2400 Tr$225 Mil
(Branch in Boca Raton, FL)
Hd: Marvin A. Anders, ExecVP
PersTr: Fern M. Zepp, TO
Dawn R. Walker, AsstTO
CorpTr: Ellena Zienkiewicz, CTO
TrInv: D. Stuart MacAusland, SrInvAn&TO
Gustave J. Seasongood, VP
Harold L. Dietz, TrConslt
TrOpers,TDP: Vernon L. Clemmer, AsstTO
EmplBen: Timothy E. Mininger, TO
Nb: Murray Y. Alderfer, SrVP&TO
Russell M. Moyer, TrConslt
Larry E. Nolt, AsstTO

State College

MELLON BANK(CENTRAL)
P.O. Box 19 16804
814/234-6347 Tr$350 Mil
(Branches in Altoona, Lewisburg, Lewistown, Lock Haven & Williamsport)
Hd: Gary G. Hoyt, SrVP
PersTr: C. A. Shaffer, VP
TrInv: John Pomeroy, Jr., VP
State College Branch
341 N. Science Park Rd. 16803
814/234-6302
James Green, AsstVP
J. Carl Haldeman, AsstVP

MID-STATE BANK & TRUST CO.
1330 S. Atherton St. 16801
814/234-5166
(Branch of Altoona)
Hd: Carole E. Yon, VP
Kathy Mowery, TO

PEOPLES NATIONAL BANK OF CENTRAL PENNSYLVANIA
P.O. Box 298 16804
814/237-7641 Tr$85 Mil
Hd: Jesse Weaver, SrVP&TO
Dennis E. Hampton, VP&TO

Stroudsburg

FIRST EASTERN BANK,NatAssn
P.O. Box 471 18360
717/476-5044
(Branch of Wilkes-Barre)
Nb: George F. Sheraw, VP&TO

NORTHEASTERN BANK OF PENNSYLVANIA
P.O. Box 469 18360
717/421-1616
(Branch of Scranton)
Hd: Donald F. Page, VP
PersTr: Mary Meissner, AsstVP

UNITED PENN BANK
814 Main St. 18360
717/424-7180
(Branch of Wilkes-Barre)
Admin: Stephen P. Carey, AsstVP
Sandra K. Lee, TO
Nb: Roy W. Hart, AsstVP

Summit Hill

SUMMIT HILL TRUST CO.
P.O. Box 45 18250
717/645-5410 Tr/u$1 Mil
Willfred Gardiner, Sec,Treas&TO

Sunbury

FIRST NATIONAL TRUST BANK
400 Market St., P.O. Box 248 17801
717/286-6781 Tr$124 Mil
Hd,TrInv: Rue S. Rothermel, SrVP&SrTO
PersTr,Nb: R. Edward Zimmerman, VP&TO
CorpTr,TrOpers: John W. Startzel, TO
Inv: Thomas D. Weldon, AsstTO

NORTHERN CENTRAL BANK
440 Market St. 17801
717/286-5454
(Branch of Williamsport)
Janice C. Dreese, TrAdm

Titusville

PENNBANK
127 W. Spring St. 16354
814/827-2751
(Division of Erie)
Hd: Darrell L. Johnson, VP

Towanda

CITIZENS & NORTHERN BANK
428 Main St. 18848
717/265-6171
(Branch of Wellsboro)
Admin,PersTr,Nb: Gerald W. Smith, TO

FIRST NATIONAL BANK OF BRADFORD COUNTY
312 Main St. 18848
717/265-6191 Tr$10 Mil
Hd: F. Richard Coolbaugh, VP&TO
Mary E. Crawford, AsstTO

Uniontown

FAYETTE BANK & TRUST CO.
W. Main St., P.O. Box 2088 15401
412/438-4531 Tr$25 Mil
Thomas D. Barsody, AsstVP&SrTO
Christine L. Mullin, TO

GALLATIN NATIONAL BANK
2 West Main St. 15401
412/439-6700
Hd: John R. Hoye, Jr., VP&TO

Valley Forge

MERIDIAN ASSET MANAGEMENT, INC.
P.O. Box 2000 19482
215/251-7960 Tr$1.8 Bil
(Branches in Allentown, Lancaster, Norristown, Philadelphia, Pottsville & Reading)
Hd: Robert C. Williams, Pres&CEO
PersSvcs: James V. Elliott, SrVP
Corp/InstitSvcs: David P. Andrews, SrVP
Mktg: John T. Hanley, Jr., SrVP
Fin/Plg: Richard A. Knoll, SrVP
Opers: Michael B. Morgan, SrVP
InvMgt: Philip H. Brown, II, Pres-MIC

Warren

MARINE BANK
16365
(Branch of Erie)
Gerald A. Huber, SrVP
Mark J. Goumas, VP

PENNBANK
315 Second Ave. 16365
814/723-5300
(Division of Erie)
Hd: Edward A. Kavanaugh, VP

Washington

FIRST NATIONAL BANK OF WASHINGTON
200 W. Beau St. 15301
412/228-0200
Hd: Donald M. Gavett, TO

Waynesboro

CITIZENS NATIONAL BANK OF SOUTHERN PENNSYLVANIA
10-12 W. Main St. 17268
717/762-3121 Tr$23.1 Mil
Hd: Donald L. Walters, VP
Mary Reyer, AsstTO
Nancy Fahrney, Sec
Barbara Suder, TrAdm

FIRST NATIONAL BANK AND TRUST CO.
P.O. Drawer 391 17268
717/762-8161 Tr$105 Mil
Hd: David C. Petrillo, VP&TO
Gary D. Kinley, AsstVP&TO

Wellsboro

CITIZENS & NORTHERN BANK
P.O. Box 58 16901
717/724-3411 Tr$60 Mil
(Branch in Towanda)
Hd,Inv: Paul M. Ritter, VP&TO
PersTr,EmplBen,Nb: Thomas L. Briggs, TO
TrOpers,TDP: Mary J. Wood, AsstTO
Nb: Linda L. Kennedy, TO

COMMONWEALTH BANK & TRUST COMPANY, NA
61 Main St. 16901
717/724-2621
(Branch of Williamsport)
James C. McLane, TO

Each reader of
TRUSTS & ESTATES
spends 1.3 hours
reading each issue.

West Chester

FIDELITY BANK, N.A.
13 N. High St. 19381
215/436-7773
(Branch of Philadelphia)
  TrAdmin: P. Sharon Donohoe

FIRST NATIONAL BANK
9 N. High St. 19380
215/692-3000 Tr$103 Mil
  Hd: Charles E. Swope, Pres
    Richard E. Warren, Jr., ExecVP&TO
    Kevin Quinn, VP&TrInvO
    Judith Harris, TO
    Linda Hicks, TO
    Jacquelyn A. Clement, TOpO
    Patricia M. McNally, TO
    Gregory S. Lefever, AsstVP&TO
    M. Linda Schaeffer, AsstTO
    Dorothy Snyder, AsstTOpO
    Jane F. Nina, AsstTOpO

PHILADELPHIA NATIONAL BANK
Trust Regional Office
P.O. Box 734 19381-0734
215/692-1552
    Ronald A. Brown, VP

Wilkes-Barre

FIRST EASTERN BANK,NatAssn
11 W. Market St. 18768
717/826-4637 Tr$320 Mil
(Branches in Bloomsburg, Scranton & Stroudsburg)
  Hd: Joseph J. Dougherty, Jr., SrVP&TO
  PersTr,Est: James E. Gallagher, VP&TO
    Kenneth L. Malkemes, VP&TO
    Joseph Paddock, AsstVP&TO
  TrInv: Kenneth J. Krogulski, VP
  EmplBen: Neil M. Seidel, VP&TO
  CorpTr: Lillian Cohen
  ComTrF,TrOpers: Peter W. Reyburn, VP&TO
  Taxes: Daniel Steber, AsstVP&TO
  Nb: Alexander H. Sickert, AsstVP&TO

MERCHANTS BANK, NORTH
24 W. Market St. 18711
717/826-9680 Tr$39 Mil
(Branch in Scranton)
  Mgr: Joan S. Cassebaum, VP&TO
  PersTr: Emil J. Warren, VP&TO
    Charles M. Konarski, TO
  EmplBen: Rita Szymanski, TO
  Nb: Joseph P. Krugel, AsstTO

NORTHEASTERN BANK OF PENNSYLVANIA
67 Public Square 18711
717/822-2151
(Branch of Scranton)
  Hd: Andrew C. Melzer, AsstVP
  Nb: Bruce E. Gover, VP

UNITED PENN BANK
8 W. Market St. 18711
717/826-2852
(Branch in Stroudsburg)
  Tr&InvSvcsGp: Michael W. Duricko, Ph.D., ExecVP
  TrHd: John J. Gallo, Jr., M.B.A., CFSC, SrVP
  PersTr,Est: Keith Moules, VP
    Elizabeth M. Andrade, TO
    Elinor Baclosky, TO
    Maureen T. McAuvic, TO
    Jacqueline Corbett, TrAdm
    Eugene Cunard, TrAdm
  EmplBen: Gerald R. Brazil, AsstVP
    JoAnne D. Sabatella, TrAdm
    Ann Schatzel, TrAdm
  CorpTr: Sandra L. McCormack, TrAdm
  TrOpers: Patricia G. Blazejewski, AsstVP
    Mark J. Dubik, TDP
    Helen Roan, Supv
  Taxes: Jean M. Michaels, TO
  Nb: Thomas E. Brislin, JD, VP
    Ronald A. Honeywell, AsstVP
    Mark W. Korlishin, TrRep
  InvHd: John M. Helinski, VP
    John J. Reno, VP
    Daniel G. Keating, JD, AsstVP
    Reva J. Sorber, AsstVP
    Carl V. Zoolkoski, CFP, AsstVP

Williamsport

COMMONWEALTH BANK & TRUST COMPANY,NatAssn
P.O. Box 308 17703
717/327-5075 Tr$300 Mil
(Branches in Danville, Lewisburg, Montrose & Wellsboro)
  Hd: David W. Poch, SrVP&SrTO
  AsstDivHd: George D. Golden, SrVP&SrTO
  PersTr: Robert Haas, VP&SrTO
    Jack Kurtz, VP&SrTO
    Thomas B. Burkholder, AsstVP&TO
    Barbara A. Switzer, AsstTO
  TrInv: David L. Bartges, TIO
  EmplBen: Daniel K. Reynolds, VP
  Nb: David Abernathy, TO
  Tax: Ronald T. Shoemaker, TO
  TrOpers: Carson R. Price, VP&TrSysO
    Nancy B. McHenry, TOpO
Montrose Branch:717/278-1181
    Richard M. Kennedy,TO

MELLON BANK (CENTRAL)
25 W. Third St. 17701
717/321-1623
(Branch of State College)
    J. Parucha, Adm

NORTHERN CENTRAL BANK
P.O. Box 3068 17701
717/327-2150 Tr$850 Mil
(Branch in Sunbury)
  Hd: Paul Hanna, SrVP
  PersTr,ComTrF: Thomas Blass, VP
  CorpTr,EmplBen: William Fox, VP
  TrInv: Sharon Baxter, VP
  TrOpers: Robert MaGill, VP

WILLIAMSPORT NATIONAL BANK
329 Pine St. 17701
717/326-2431 Tr$55 Mil
  Hd: Fred A. Foulkrod, TO
  CorpTr,ComTrF: Ronald L. Bower, AsstTO
  TrOpers: Susan R. Cortright, AsstTO

Willow Grove

BANK & TRUST CO. OF OLD YORK ROAD
P.O. Box W 19090
215/659-3400
  Hd: Gene J. Dailey, VP
    Harry Hilger, Jr., VP
    Kathryn J. Emtage, AsstVP

Willow Street

FARMERS FIRST BANK
200 Willow Valley Lakes Dr. 17584
717/464-0500
(Branch of Lititz)
  PersTr: Wendy L. Basehoar, AsstVP
  EmplBen: Patricia A. Hindermyer, EBO
  Nb: Stephen E. DiNovis, TO

York

THE COMMONWEALTH NATIONAL BANK
Continental Square 17405
717/845-8411
(Branch of Harrisburg)
    Leslie W. Brant, VP

DAUPHIN DEPOSIT BANK & TRUST CO.
2055 S. Queen St. 17403
717/843-0861
(Branch of Harrisburg)
  Hd: Clyde C. Horner, VP&TO

THE DROVERS & MECHANICS BANK
30 S. George St. 17401
717/843-1593 Tr$89 Mil
  Hd: Gary L. Landis, SrVP&TO
  PersTr: Stephen F. Feldmann
  TrInv,ComTrF: Scott A. Sides
  EmplBen: Michael H. Cattuti
  TrOpers: Mildred A. Orwig

HAMILTON BANK
12 E. Market St. 17401
717/771-0200
(Branch of Lancaster)
  Hd: Edward A. Hauck, VP&SrTO
  Nb: Walter A. Brunke, Jr., AsstVP&FPO

YORK BANK & TRUST CO.
21 E. Market St. 17405
717/843-8651 Tr$750 Mil
  Hd: Richard H. Brown, ExecVP
  PersTr: Donald M. Whistler, VP&SrTO
  CorpTr: Phyllis J. Bechtel, AsstVP&CTO
  TrInv: Susan J. Beittel, VP&SrTrInvO
  EmplBen: David C. Walters, VP&SrTO
  TrOpers: Bonnie L. Stiles, TOpMgr
  Nb: Brewton M. Hake, VP&SFPO

PUERTO RICO

San Juan

BANCO DE PONCE
GPO Box 3108 00936
  Hd: Armando Cosme Almeztica, SrVP&TO
    Luis R. Cintron, VP

BANCO POPULAR DE PUERTO RICO
G.P.O. Box G2708 00936
809/765-9800 Tr$133 Mil
  Hd: Lic. Eva Silen, SrVP,TO&Mgr
    Norberto Rivas, VP&AsstMgr

Continental
Rare Coin & Bullion

Your alternative to high cost, low priced appraisals.

We offer the trust and estate planner:

- **Appraisal Service** – for numismatic and bullion related items, detailed enough that accurate value is retrievable as long as twelve months.
- **Brokerage** – of appraised collections, for nominal commission.
- **Outright Purchase** – for immediate settlement.
- **Certified Rare Coin Portfolios**
- **Rare Coin Managed Accounts**
- **Rare Coin Pooled Funds** – offered thru *Continental Equity Services, Corp.* a registered broker-dealer.

101 E. Lancaster Avenue
Wayne, PA 19087
Store (215) 293-1234 Office (215) 687-4424

NUMISMATIC GUARANTY CORPORATION OF AMERICA
PCGS

RHODE ISLAND

Newport

RHODE ISLAND HOSPITAL TRUST NATIONAL BANK
286 Thames St. 02840
401/847-2285
(Branch of Providence)
Hd: John M. Farlhaber, VP

Pawtucket

PAWTUCKET TRUST CO.
286 Main St. 02860
401/724-5000 Tr$110 Mil
(Branch in Attleboro, MA)
Hd,TrInv,Nb: Charles A. Calverley, Jr., Pres
TrAdmin,EstAdmin: Beverly H. Ramsden, VP&TO
TrOpers: Bruce J. Banner, TO

★Providence

BANK OF NEW ENGLAND-OLD COLONY
58 Weybosset St. 02903
401/431-0100
Hd: Richard P. Erickson, VP

CITIZENS TRUST CO.
870 Westminster St. 02902
401/456-7685 Tr$500 Mil
Hd,PersTr,TrInv: Bernard P. Campbell, ExecVP
PersTr: Richard I. Moore, VP
CorpTr: Kathleen C. Taddei, VP
TrInv: Salvatore C. DiSanto, SrVP
ComTrF: Mary G. Cournoyer, VP
EmplBen: Nikki M. Dziadosz, VP
TrOpers: Thomas J. Kean, SrVP
Nb: Malcolm W. Starr, VP

FLEET NATIONAL BANK
100 Westminster St. 02903
401/278-6600 Tr$3.5 Bil
TRUST DIVISION
Hd: Harold A. Mackinney, Jr., ExecVP
Admin: Frederick H. Sandstrom, SrVP
NEW BUSINESS:
Robert B. Esau, VP
INVESTMENT POLICY
ChmInvPol: Harold A. Mackinney Jr., ExecVP
InvRes: John J. Webber, VP
FINANCIAL SERVICES GROUP
TaxAdmin: Richard Masso, VP
FinPlng: G. Cameron Nixon, AsstVP
TRUST & ESTATE GROUP
Terence J. Breiding, SrVP
OPERATIONS GROUP
Thomas D. Prendergast, SrVP

NEW ENGLAND TRUST CO.
144 Westminster St. 02903
401/751-4600 Tr$305 Mil
Hd: Ernest R. Famiglietti, Jr., Pres
PersTr: George Wallace, SrVP
TrInv,Nb: Devon W. Deyhle, ExecVP
TrInv: James H. Sweet, SrIO
EmplBen,TrOpers,PersTr: Ruth K. Mullen, SrVP
Ralph L. Fletcher, Jr., SrVP&Econ

OLD STONE TRUST COMPANY
180 S. Main St. 02903
401/278-2017 Tr$500 Mil
Hd: S. Lee Miller, Pres
Opers,Nb: Richard H. Brandon, ExecVP
PersTr,EmplBen: Nathanial W. Wetherbee, SrVP&SrTO
TrInv: John G. O'Neill, VP&TO
David A. Marcoux, VP&TO

PEOPLE'S BANK, NATIONAL ASSOCIATION
a Shawmut National Co.
P.O. Box 667 02901
401/275-1000
Hd: Stephen Palmer, CEO

The Directory of Trust Institutions is included in a T&E subscription!

RHODE ISLAND HOSPITAL TRUST NATIONAL BANK
One Hospital Trust Plaza 02903
401/278-8700 Tr$2.5 Bil
(Branches in Newport, RI; Palm Beach & Sarasota, FL)
Hd: Gordon L. Parker, Jr., SrVP
PersTr: Leslie A. Gardner, SrVP
TrInv,ComTrF: Edward D. Buxton, VP
EmplBen,Nb: Gary L. Gherardini, SrVP
TrOpers: George R. Fiddes, SrVP
TDP: Karl F. Berger, VP

Westerly

THE WASHINGTON TRUST COMPANY
23 Broad St. 02891
401/348-1238 Tr$205 Mil
Hd,PersTr: Harvey C. Perry, II, VP&Sec
TrInv,ComTrF: Alexander E. Urban, VP&TrInvO
TrOpers: Edward W. Tierney, TOpO
Tx: George L. O'Brien, FidTxO
Nb: Joan M. McCormick, VP

SOUTH CAROLINA

Anderson

SOUTH CAROLINA NATIONAL BANK
P.O. Box 1907 29622
803/261-5080
(Branch of Columbia)
PersTr-DeptMgr: J. Daniel McLendon, VP&TO

Belton

SOUTHERN NATIONAL BANK OF SOUTH CAROLINA
P.O. Box 8 29627
803/338-6161 Tr$6 Mil
(Branch of Columbia)
Hd: Jean Franks, AsstVP&TO-RegMgr

Charleston

CITIZENS AND SOUTHERN TRUST COMPANY (SOUTH CAROLINA), N.A.
P.O. Box 10608 29411
803/724-3949
(Branch of Columbia)
Mgr: Stephen D. Bowen, III

FIRST UNION OF SOUTH CAROLINA
P.O. Box 995 29402
803/724-1000
(Branch of Greenville)
Hd: Craig A. Christie, TO
Nb: George M. Seignious, III, TO

NCNB SOUTH CAROLINA
One Broad St. 29401
803/723-6800
(Branch of Columbia)
CityTrMgr: Sally A. Skardon, VP&TO

SOUTH CAROLINA NATIONAL BANK
P.O. Box 700 29402
803/577-8403
(Branch of Columbia)
W. Thomas Rutledge, Jr., SrVP,TO&PersTrRegExec
J. Heyward Harvey, Jr., VP,TO&PersTrDeptMgr
PersTr,Nb: Thomas P. Cothran, VP&TO

Clinton

M. S. BAILEY & SON, BANKERS
29325
803/833-1910
(Branch in Laurens)
Hd: W. Glenn Keadle, VP&SrTO
TrInv: William H. Carter, Jr., TrInvO
TrAdm: Mark A. Kelly, TO

★Columbia

CITIZENS AND SOUTHERN TRUST COMPANY (SOUTH CAROLINA), N.A.
1901 Main St. 29222
803/343-7700
(Subsidiary of Citizens and Southern Trust Company, Inc., Atlanta, GA. Branches in Charleston, Greenville, Hilton Head, Myrtle Beach, Rock Hill & Spartanburg)
Thomas W. Murray, Pres
Mktg: Rita B. Cullum
PersTr: Thomas H. Ketchin, III
Inv: William D. Verner
Opers: Nancy C. Johnson
CorpTr&InstitSvcs: John M. Soldati
EmplBen: Barry J. Babish
Tx: Sam B. Nolen
Compl: Dennis C. Adams

FIRST CITIZENS BANK & TRUST CO. OF SOUTH CAROLINA
P.O. Box 29 29202
803/733-2671
Hd,Nb: William K. Brumbach, Jr., SrVP&SrTO
PersTr: Michael L. McAdams, VP
EmplBen: Robert D. Ganus, VP
TrOpers: Laura K. Scott, VP&TOpO

FIRST UNION OF SOUTH CAROLINA
P.O. Box 728 29202
803/748-4400
(Branch of Greenville)
PersTrHd: George Durban, III, VP
PersTrMgr: Suzanne S. Benson, VP&TO
TrRE: Randall Fisher, TO
Nb: Sharon Bryant, AsstVP&TO

NCNB SOUTH CAROLINA
P.O. Box 2307 29202
803/771-2127 Tr$425 Mil
(Branches in Charleston, Greenville & Hilton Head)
MgrPersTrAdm: C. Gerald Lane, Jr., VP&TO
ColaMgr: Thomas W. Duke, Jr., VP,TO&AsstSec
EmplBen: Dorothy H. Munsch, VP,TO&AsstSec
InvMgt: M. Carlyle Kinlaw, Jr., VP&TO
TrTx: Douglas R. Jones, VP,TO&AsstSec
TrRE: Debora M. Shelley, VP,TO&AsstSec

SOUTH CAROLINA NATIONAL BANK
1401 Main St. 29226
803/765-3673 - Tr$1.4 Bil
(Branches in Anderson, Charleston, Columbia, Florence, Greenville, Hilton Head Island, Myrtle Beach & Spartanburg)
TrDivExec: Julian W. Walker, Jr., SrVP&GenTO
TrComp: Sandy M. Yarborough, AsstVP&TO
EBTExec: L. M. Gantt, SrVP&TO
EBTAdm: Denise L. Joy, VP&TO
EBTComm&SuppSvc: James I. Muir, III, AsstVP&TO
EBTNb: Charles J. Miller, VP&TO
CorpTr,TrOpersExec: Richard L. Cain, Jr., SrVP&TO
TrOpers: Freeman W. Coggins, Jr., VP&TO
CorpTr(CorpBd,SecTransf),Mgr: F. Richard Harmon, Jr., VP&TO
PersTr,RegExec: W. Patrick Dorn, Jr., SrVP&TO
PersTrMgr: James W. Waddill, VP&TO
PersTrNb: Robert G. Davidson, VP&TO
RE: Marvin W. Wall, VP&TO
Tx: John R. Price, VP&TO

SOUTHERN NATIONAL BANK OF SOUTH CAROLINA
P.O. Box 687 29202
803/748-7100
(Branches in Belton & Florence)
James L. Zeilger, SrVP
Hd: Phillip M. Floyd, SrVP&TO

Duncan

THE PALMETTO BANK
108 Main St. 29334
803/439-4976
(Branch of Laurens)

Florence

FIRST UNION OF SOUTH CAROLINA
291 W. Cheves St., P.O. Box F-12 29501
803/664-2900
(Branch of Greenville)
PersTrMgr:Dorothy A. King, AsstVP&TO
Nb: Sharon Bryant, AsstVP&TO

SOUTH CAROLINA NATIONAL BANK
P.O. Drawer F-16 29501
803/664-4094
(Branch of Columbia)
PersTr,Nb: Thomas B. Richardson, TO

SOUTHERN NATIONAL BANK OF SOUTH CAROLINA
P.O. Box 1351 29503
(Branch of Columbia)
O. S. "Sandy" Aiken, Jr., SrVP&TO-RegMgr

Fountain Inn

THE PALMETTO BANK
P.O. Box 128 29644
803/862-4411
(Branch of Laurens)

Greenville

CITIZENS AND SOUTHERN TRUST COMPANY (SOUTH CAROLINA), N.A
P.O. Box 1449 29602
803/240-6196
(Branch of Columbia)
Mgr: G. William Kransteuber

FIRST UNION OF SOUTH CAROLINA
P.O. Box 1329 29602
803/255-8401 Tr$450 Mil
(Branches in Charleston, Columbia, Florence & Greenville)
CMGHd: William J. Boswell, Jr., SrVP
PersTrHd: George A. Durban, III, VP
PersTrMgr: Douglas Holman, VP
Nb: William E. Long, III, AsstVP

NCNB SOUTH CAROLINA
P.O. Box 608 29602
803/271-5930
(Branch of Columbia)
Mgr: Marion W. Beacham, Jr., VP&TO

THE PALMETTO BANK
P.O. Box 5473 29606
803/297-4325
(Branch of Laurens)

SOUTH CAROLINA NATIONAL BANK
P.O. Box 969 29602
803/239-6836
(Branch of Columbia)
Hd: M. M. Medlin, SrVP,TO&PersTrRegExec
PersTr,Nb: Donald L. Stokes, AsstVP&TO
PersTrMgr: William G. Dobbins

UNITED CAROLINA BANK OF SOUTH CAROLINA
P.O. Box 2770 29602
803/233-4427 Tr$112 Mil
(Subsidiary of United Carolina Bancshares Corporation)
Hd: Thomas L. Lewis, Jr., SrVP&TO
PersTr: Jerry N. Hemphill, VP&SrTO
EmplBen: Kerry L. McLaughlin, VP&TO
TrOpers,PersTr: Frances W. Talley, VP&TO
Nb: William R. Squadroni, VP&TDO

Greenwood

THE COUNTY BANK
P.O. Drawer 3129 29648
803/229-2551 Tr$60 Mil
Hd: R. T. Dunlap, Jr., Pres

THE PALMETTO BANK
906 S. Main St. 29646
803/233-4725
(Branch of Laurens)

Hilton Head Island

CITIZENS AND SOUTHERN TRUST COMPANY (SOUTH CAROLINA), N.A.
P.O. Box 5688 29938
803/686-8482
(Branch of Columbia)
Mgr: Mackey Scott, III

NCNB SOUTH CAROLINA
P.O. Box 5040 29938
803/785-4245
(Branch of Columbia)

OLD COLONY TRUST COMPANY OF SOUTH CAROLINA, N.A.
1 Chamber of Commerce Dr., P.O. Box 16 29938
803/842-3030 Tr$140 Mil
(A Bank of Boston Company)
Richard P. Trumpler, Pres&CEO
PersTr: William K. Mackey, Jr., SrVP&Csh
Frances F. McGrath, TO
Nb: Helen Nugent

SOUTH CAROLINA NATIONAL BANK
P.O. Box 5069 29938
803/686-9317
(Branch of Columbia)
Charles H. Rudolph, Jr., VP,TO&PersTrDeptMgr

Holly Hill

FIRST NATIONAL BANK
P.O. Box 38 29059
803/496-5011 Tr/u$1 Mil
Hd: J. L. Wiggins, TO

Laurens

M. S. BAILEY & SON, BANKERS
29360
803/984-0431
(Branch of Clinton)
TrAdmin: Charles F. Waldron, VP&TO
Ruth F. Nelson, AsstVP&TO
Cheryl H. Allen, TO

THE PALMETTO BANK
P.O. Box 49 29360
803/984-4551 Tr$54 Mil
(Branches in Duncan, Fountain Inn, Greenville, Greenwood, Simpsonville & Spartanburg)
Hd: Philip A. Betette, SrVP-Inv&TO
PersTr: Edith S. Brown, AsstVP&TrAdmO
TrOpers: Edna C. McCarter, AsstVP&TOpO
EmplBen: Richard A. Bennett, TO

Lexington

THE LEXINGTON STATE BANK
P.O. Box 8 29072
803/359-5111 Tr$30 Mil
Hd: R. N. Hubbs, ExecVP
David Hipp, VP&TO

Myrtle Beach

CITIZENS AND SOUTHERN TRUST COMPANY (SOUTH CAROLINA), N.A.
P.O. Box 807 29577
803/946-3288
(Branch of Columbia)
Mgr: James L. Braxmeier

SOUTH CAROLINA NATIONAL BANK
P.O. Box 897 29578
803/626-5656
(Branch of Columbia)
PersTrDeptMgr: Harold B. Burkart, VP&TO

Rock Hill

CITIZENS AND SOUTHERN TRUST COMPANY (SOUTH CAROLINA), N.A.
P.O. Box 530 29731-6530
803/328-2206
(Branch of Columbia)
Mgr: M. Truman Fallaw

Simpsonville

THE PALMETTO BANK
P.O. Box 728 29681
803/963-3671
(Branch of Laurens)

Spartanburg

CITIZENS AND SOUTHERN TRUST COMPANY (SOUTH CAROLINA), N.A.
P.O. Box 1052 29304
803/594-8215
(Branch of Columbia)
Mgr: Harry L. Shinn, Jr.

THE PALMETTO BANK
P.O. Box 5067 29304
803/585-1376
(Branch of Laurens)

SOUTH CAROLINA NATIONAL BANK
P.O. Box 5707 29304
803/596-4520
(Branch of Columbia)
Mgr,PersTr: Barry M. Carter, VP&TO

Sumter

THE NATIONAL BANK OF SOUTH CAROLINA
P.O. Box 1798 29151
803/778-8215 Tr$145 Mil
DeptMgr: Terry R. Good, SrVP
EmplBen: R. S. Price, VP&TO
Admin: Catherine K. Gardner, TO
Tropers: Vivian Kelley, Supv
Nb: C. D. Lipscombe, Jr., SrVP
Admin: Claudette Jackson, AdmAsst

SOUTH DAKOTA

Aberdeen

FIRST BANK OF SOUTH DAKOTA, N.A.
(First Bank System)
North Division
P.O. Box 1000 57401
605/225-9400
(Branch of Sioux Falls)
Hd: Charles Habhab, VP
Marilyn Hearnen, TrAdm

NORWEST BANK SOUTH DAKOTA, N.A.
204 S. First St., P.O. Box 849 57401
605/226-1116
(Branch of Sioux Falls)
Hd: D. Tonsager, VP
M. Turnwall, TO

Belle Fourche

PIONEER BANK & TRUST
P.O. Box 729 57717
605/892-2536 Tr$12 Mil
Hd: Jeb H. Clarkson, VP
TrInv,Nb: S. M. Clarkson, ExecVP
TrOpers,TDP: Mary Kay Budmayr

Brookings

FIRST NATIONAL BANK
P.O. Box 57 57006
605/692-6294 Tr$30 Mil
Hd: Robert Leibrich, TO
TrOpers: Darla Lentsch
PersTr: Thomas Birath, TrAdm

Huron

FARMERS & MERCHANTS BANK
P.O. Box 848 57350
605/352-64[illegible] [illegible]$25.0 Mil
Hd: Jim [illegible]

SOUTH DAKOTA (Cont'd)

Mitchell

COMMERCIAL TRUST & SAVINGS BANK
P.O. Box 1366 57301
605/996-7755 Tr$55 Mil
Hd: David L. Margheim, VP&TO
PersTr: Karen Roth, AsstTO
TrOpers: Lillian Munce, TrAdm

★Pierre

BANKWEST N.A.
P.O. Box 998 57501
605/224-7391 Tr$15.0 Mil
Hd: Bruce O. Ley
TrInv: Steve Bumann
TrOpers: Susan Beard
TDP: Jeanne Viken

Rapid City

FIRST BANK OF SOUTH DAKOTA, N.A.
(First Bank System)
West Division
P.O. Box 90 57709
605/394-2080
(Branch of Sioux Falls)
Hd: John M. Dunleavy, VP&TO
PersTr: Lee Granaas, TO
Sandy Hennen, TO

NORWEST BANK SOUTH DAKOTA, N.A.
825 St. Joseph St., P.O. Box 1040 57701
605/348-7210
(Branch of Sioux Falls)
Hd: Jerald M. Gerdes, SrVP
PersTr: Gary Gunderson, TO
PersTr,Nb: Shirley Coulter, TO

Sioux Falls

FIRST BANK OF SOUTH DAKOTA
(First Bank System)
Main Office
141 N. Main Ave., P.O. Box 1308 57117
605/339-8600 Tr$745 Mil
(Branches in Aberdeen & Rapid City)
Hd: Thomas J. Flynn, SrVP
CorpTr: Timothy E. Hamel, VP&TO
TrInv: Dennis D. Holzwarth, VP&TrInvO
TrOpers: Mary Jo Curtain, AsstVP&TO
EmplBen,PersTr: Dennis Daugaard, VP
EmplBen: Cynthia Geiwitz, VP

FIRST INTERSTATE BANK, N.A.
P.O. Box 1348 57101
605/335-4001 Tr$90 Mil
(Branch in Watertown)
Hd,TrInv,EmplBen: David G. Hottmann, SrVP&TO
PersTr: Mike Kulas, TO
CorpTr,TrOpers: Linda Mickalowski, VP&TO
Nb: Steve Warwick, VP&TO
TDP: Byron Johnson

THE FIRST NATIONAL BANK
100 S. Phillips Ave., P.O. Drawer 1186 57117
605/335-5180 Tr$350 Mil
Hd: Robert Weeks, SrVP&TO
PersTr: C. B. Hines, VP&TO
Nancy Wahlstrom, AsstVP&TO
Andrea Kuehn, TO
Nb: John Rozell, VP
TrInv: M. C. Peterson, VP&TO
Peggy Dant, AsstVP&TO
TrOpers: Carol Rysavy, AsstVP&TO
CorpTr: T. J. Bernhard, VP&TO
F. Bert Olson, AsstVP&TO

NORWEST BANK SOUTH DAKOTA, N.A.
101 N. Philips Ave., P.O. Box 1953 57117
605/339-7400 Tr$453 Mil
(Branches in Aberdeen, Rapid City, Watertown, SD & Marshall, MN)
Hd: Dennis Hoffman, SrVP
PersTr,Nb: L. D. Andrews, VPofS.F.,DivMgr
PersTr: Alvin J. Meyer, AsstVP
CorpTr,Nb: Dan Johnston, AsstVP
EmplBen: Jon Olen, AsstVP
Michael Kulas, TO
FM,PersTr,TrOpers: David Tonsager, VP
TrInv: Nancy Erickson, IO
Nb: Pierce McDowell, III, TO

VALLEY NATIONAL BANK OF SIOUX FALLS
1103 E. 8th St., P.O. Box 789 57117-0789
605/336-3740 Tr$7 Mil
Hd: David F. Dexter, VP&SrTO
Steve Johnson, AsstTO

Vermillion

FIRST DAKOTA NATIONAL BANK
111 Court St. 57069
(Branch of Yankton)

Watertown

FARMERS & MERCHANTS BANK & TRUST OF WATERTOWN
P.O. Box 877 57201
605/886-8401 Tr$9 Mil
Hd: Richard Neal, AsstVP&TO

FIRST INTERSTATE BANK
P.O. Box 1624 57201
605/882-2300
(Branch of Sioux Falls)
Lynn Hurley, VP&TO

NORWEST SOUTH DAKOTA, N.A.
20 N. Maple St., P.O. Box 550 57201
605/886-8466 Tr$250 Mil
(Branch of Sioux Falls)
Hd: Dale V. Christensen, VP

Webster

SECURITY BANK & TRUST CO.
P.O. Box 596 57274
605/345-3306 Tr$2.0 Mil
Hd: Cynthia Kulesa, TO

Winner

FARMERS STATE BANK
P.O. Box 31 57580
605/842-1313 Tr$7 Mil
Hd: Allan Larson, CO&TO
Richard Nelson, TO
James J. Jares, TO

Yankton

FIRST DAKOTA NATIONAL BANK
225 Cedar 57078
605/665-7432 Tr$30 Mil
(Branch in Vermillion)
Hd,PersTr,Nb: Gregory K. Blow, VP&SrTO
CorpTr,TrOpers: Marsha Beran
TrInv: Jack McMannama
EmplBen: Sue Stoll

Discretionary Trust Assets: This figure should reflect the market value of employee benefit, personal trusts, estates, and managed agencies over which each institution exercises investment discretion as reported to the F.D.I.C. on the "Annual Report of Trust Assets".

85% of the readers of
TRUSTS & ESTATES
are involved in personal trusts.

TENNESSEE

Athens

THE CITIZENS NATIONAL BANK
2 Park Ave. 37303
615/745-0261
Hd: Kate Swafford, TO
TrInv: Paul Willson, TrInvO

THE FIRST NATIONAL BANK & TRUST CO.
P.O. Box 100 37303
615/745-2452 Tr$51.2 Mil
Hd,PersTr,TrInv,Nb: Michael L. Bevins, SrVP&TO
PersTr,CorpTr,ComTrF,EmplBen,TrOpers:
Sheila Sterling, AsstVP&TO

Bolivar

HARDEMAN COUNTY BANK
809 W. Market, P.O. Box 309 38008
901/658-5219 Tr/u$1 Mil
Hd: Don Cherry, TO

Bristol

FIRST AMERICAN TRUST CO., N.A.
Volunteer & State Sts., P.O. Box 368 37620
615/652-8552
(Branch of Kingsport)
Donald W. Secrest, VP&RegMgr

FIRST TENNESSEE BANK NATIONAL ASSOCIATION
P.O. Box 438 37620
615/968-2691
Hd: Suzanne T. Donaldson, VP&Mgr
PersTrAdmin: Claudette Sanders, TO

TRI-CITY BANK & TRUST CO.
P.O. Box 429 37621
615/323-3161 Tr$19 Mil
(Member First Virginia Banks, Inc.)
Hd: L. C. Nicely, FVP&TO

Brownsville

BROWNSVILLE BANK
111 S. Washington St. 38012
901/772-1201 Tr$15 Mil
Hd: Dewey Jones, SrVP
Robert Bond, AsstTO

THE FIRST STATE BANK
6 N. Washington, P.O. Drawer 929 38012
901/772-1642
Hd: B. M. Moses, VP&TO

Chattanooga

AMERICAN NATIONAL BANK & TRUST CO.
P.O. Box 1638 37401
615/757-3722 Tr$2 Bil
Hd: Justin G. Ferguson, ExecVP
PersTr,EmplBen: Robert C. Klose, SrVP
CorpTr: Peter T. Cooper, SrVP
TrInv: Andrew J. Muldoon, SrVP
ComTrF: Lori Payne, TrSecOpO
TrOpers,TDP: Rick Chesnutt, VP
Nb: James A. Woods, VP

FIRST TENNESSEE BANK, NA
165 Madison Ave. 38101
901/523-4534 Tr$1.983 Bil
Hd: Kelton Morris, ExecVP&TO
PersTr: Wayne Marsh, SrVP&TO
CorpTr: Yvonne Watson, SrVP&TO
TrInv,ComTrF: William Pallett, Pres
EmplBen: Deborah McDonald, SrVP&TO
TrOpers: David M. Taylor, VP&TO
Nb: Charles Gilliland, VP&TO

PIONEER BANK
801 Broad St., P.O. Box 1527 37402
615/755-0000 Tr$150 Mil
Hd: Ralph M. West, ExecVP&TO
PersTr: R. Larson Mick, VP&TO
L. Thomas Sliger, VP&TO

SOVRAN BANK
633 Chestnut St. 37450
615/756-6639 Tr$150 Mil
(Affiliate of Nashville)
Hd: Larry Putnam, ExecVP&TO
EmplBen: Edward N. Taliaferro, VP&TO
TrOpers: Karen B. Moore, CTO

Clarksville

DOMINION TRUST COMPANY OF TENNESSEE
One Public Square, P.O. Box 607 37041
615/552-5300
(Branch of Nashville)
Nebra B. Binkley, TO

FIRST AMERICAN TRUST CO.
128 N. Second St., P.O. Box 508 37041
615/552-6444 Tr$28 Mil
Hd: Don C. Birdwell, VP&TO

SOVRAN BANK
P.O. Box 567 37041-0567
615/553-2200 Tr$3.0 Mil
Hd: Robert R. Welch, Pres
PersTr: Fred O. Murphy, ExecVP
TrOpers: Tim Kennedy, VP
Nb: Bill Wyatt, SrVP

Cleveland

CLEVELAND BANK & TRUST CO.
P.O. Box 4170 37320-4170
615/472-3261 Tr$45.2 Mil
Hd: R. H. Robbins, VP&TO
TrOpers: Fay McSpadden, AsstVP

FIRST AMERICAN NATIONAL BANK OF CLEVELAND
P.O. Box 49 37364
615/472-2131

MERCHANTS BANK
P.O. Box 1149 37364
615/479-4151 Tr$2 Mil
Hd: James H. McLain, Chm&Pres
[illegible] Whitehead, SrVP&TO

Columbia

FIRST FARMERS & MERCHANTS NATIONAL BANK
P.O. Box 1148 38402
615/388-3145 Tr$65.287 Mil
Hd,TrOpers: Roy A. Hamilton, Jr., ChFC,VP&SrTO
PersTr: William L. Massey, Jr., TO
CorpTr,EmplBen: Roseann Williams, TO
TrInv,Nb: Roy A. Hamilton, Jr., VP&SrTO

Dickson

DOMINION TRUST COMPANY OF TENNESSEE
(Formerly First National Bank)
719 E. College St., P.O. Box 666 37055
615/446-5151

Dresden

WEAKLEY COUNTY BANK
Church St., P.O. Box 169 38225
901/364-3131 Tr/u$1 Mil
Hd: Terry J. Oliver, TO
Jennifer R. Reavis

Dyersburg

FIRST CITIZENS NATIONAL BANK
First Citizens Place 38024
901/285-4410 Tr$99.8 Mil
Hd: James L. Surface, VP&SrTO
PersTr: Sue Carolyn Akins, VP&TO
TrInv: Kenneth S. Coleman, AsstVP&IO
EmplBen: Paul Jones, TO
TrOpers: Jennie Allen, AsstVP&TOpO

FIRST TENNESSEE BANK, NATIONAL ASSOCIATION
P.O. Box 990 38025-0990
901/286-1500 Tr$2 Mil
Hd: James O. Ewell, TO

Elizabethton

CITIZENS BANK
Broad & Lynn Ave. 37643
615/543-2265 Tr$3 Mil
Hd: Sam LaPorte, TO
Mrs. Marie McNeely, AsstTO

Fayetteville

DOMINION BANK
P.O. Box A 37334
615/433-6141 Tr$7.5 Mil
Hd: William H. Crabtree, ChmBd&CEO
TrOpers: Joan Hinson, TO
Nb: Shirley Goodman, VP

Gleason

BANK OF GLEASON
P.O. Box 231 38229
901/648-5506 Tr$2 Mil
Hd: R. H. Owen, Pres

Goodlettsville

BANK OF GOODLETTSVILLE
P.O. Box 488 37072
615/851-5200 Tr$4 Mil
Hd: Marie W. Butterworth, SrVP&TO

Greeneville

GREENE COUNTY BANK
P.O. Box 1120 37744-1120
615/639-5111
Hd: Stan Puckett, Pres

SOVRAN BANK GREENEVILLE
P.O. Box 1390 37744
615/639-2181 Tr$4 Mil
(Affiliate of Nashville)
Hd: Marilyn Grigsby, AsstVP&TO

Humboldt

MERCHANTS STATE BANK
1214 Main St. 38343
901/784-1122
Ann Haynes, AsstVP&TO

Huntingdon

BANK OF HUNTINGDON
38344
901/986-5026 Tr$1.9 Mil
PersTr,CorpTr,ComTrF: Bertie Warbritton, TO
J. M. Therrell
John W. Clement
Larry Harris

Jackson

FIRST AMERICAN TRUST CO., N.A.
Main & Highland Sts.
P.O. Box 309 38302
901/422-9745 Tr$40 Mil
Hd: J. H. Scott, VP&RegMgr
PersTr: Charles R. Harrison, AsstVP
Marguerite Holder, AsstVP
SS: Brenda Jones

JACKSON NATIONAL BANK
P.O. Box 549 38302
901/422-9257 Tr$29.2 Mil
Hd,PersTr,TrInv,EmplBen,Nb: James C. Scott, ExecVP&SrTO
PersTr,CorpTr: Janis Kimsey, TO
TrOpers,TDP: Deborah Isbell, VP&TOpO

UNION PLANTERS NATIONAL BANK
P.O. Box 189 38302
901/422-9615
(Branch of Memphis)
Martha Peddy, AsstVP

Johnson City

FIRST AMERICAN TRUST CO., N.A.
P.O. Box 1998 37601
615/282-7640
(Branch of Kingsport)
Donald W. Secrest, VP&RegMgr

FIRST TENNESSEE BANK NATIONAL ASSOCIATION
P.O. Box 3007 CRS 37602
615/461-1230
Mgr: Suzanne T. Donaldson, VP
PersTrAdmin: Claudette Sanders, TO

HAMILTON BANK OF JOHNSON CITY
P.O. Box 1677 37601
615/928-6441 Tr$101 Mil
Hd,TrInv,ComTrF,PersTr: Lidy C. Wyatt, Jr., VP&SrTO
PersTr: Robert Allen, TO
TrOpers: Jane Smith, VP&TO
Nb: Betsy L. Shaw, AsstVP

HOME FEDERAL SAVINGS & LOAN ASSOCIATION OF UPPER EAST TENNESSEE
2112 N. Roan St., P.O. Box 1557 37605
615/282-6311
Hd: James G. Burleson, VP&SrTO
PersTr: Adam B. Crouch, AsstVP&TO
TrOpers: Barbara N. Reedy, TO

SOVRAN BANK/TRI-CITIES
P.O. Box 1818 37605
615/929-3138
(Affiliate of Nashville)
Marilyn Grigsby, AsstVP&TO

Kingsport

FIRST AMERICAN TRUST CO., N.A.
P.O. Box 1981 37662
615/229-0283 Tr$180 Mil
(Branches in Bristol & Johnson City. Affiliate of Nashville)
RegMgr: Donald W. Secrest, VP

FIRST TENNESSEE BANK NATIONAL ASSOCIATION
P.O. Box 239 37662
615/246-9311
Mgr: Suzanne T. Donaldson, VP
PersTr,Admin: Claudette Sanders, TO

Knoxville

FIRST AMERICAN TRUST CO.
P.O. Box 511 37901
615/521-5177 Tr$350 Mil
James J. Roscoe, SrVP&RegMgr
EmplBen: Cherry Whitaker, VP

FIRST TENNESSEE BANK NATIONAL ASSOCIATION
P.O. Box 280 37995-0280
615/971-2100
PersTr: Ralph Davidson
CorpTr: Richard Tippens
TrInv: Gary Hoemann

THIRD NATIONAL BANK IN KNOXVILLE
37997-6000
615/544-2416 Tr$300 Mil
Hd,Nb: Earl W. Hagler, SrTO
PersTr,EstSttlmt: Tommie N. Fennell, TO
Lisa A. Beal, PTA
EmplBen: Lisa A. Holland, TO
Nb: A. H. Thompson, VP&TO

THE TRUST COMPANY
P.O. Box 789 37901-0789
615/971-1902 Tr$75 Mil
Hd: Sharon J. Miller, Pres
CorpTr: Vickie S. Ledford
EmplBen: Stephen C. Arnett, VP&TO
TrOpers: Debra Ralls, CPA

VALLEY FIDELITY BANK & TRUST CO.
P.O. Box 1991 37901
615/521-3952 Tr$750 Mil
Hd: Robert Killefer, SrVP
PersTr: David Moore, VP&TO
CorpTr: Bette Bacon, VP&TO
TrInv: Robert Killefer, SrVP&TO
EmplBen: Randy Miller, SrVP&TO
TrOpers: Darlene Chapman, TO
Nb: Jim Baugh, SrVP

TENNESSEE (Cont'd)

Lewisburg

PEOPLES & UNION BANK
P.O. Box 2277 37091
615/359-6222 Tr/u$1 Mil
Hd: James M. Jones, Jr., Chm&CEO

SOVRAN BANK
P.O. Box 2428 37091
615/359-1515 Tr/u$1 Mil
Hd: Vivian H. Clift, SrVP&TO

McMinnville

CITY BANK & TRUST CO.
Court Sq. 37110
615/473-2147 Tr$17.076 Mil
Hd: E. D. Busic, SrVP&TO
TrOpers: Sandy Hillis, AsstTO

FIRST NATIONAL BANK TRUST DEPT.
200 E. Main St. 37110
615/473-4402
Hd: James E. Grisom, SrVP&TO
Mrs. Eva Sue Bouldin, AsstVP&AsstTO

Memphis

BOATMEN'S BANK OF TENNESSEE
6060 Poplar, Ste. 276 38119
901/762-6245
Hd: Sharon Hammer, SrVP&SrTO
EmplBen: Tracey H. Bravos, AsstVP

FIRST TENNESSEE BANK NATIONAL ASSOCIATION
P.O. Box 84 38101
901/523-4530 Tr$1.983 Bil
Hd: E. Kelton Morris, ExecVP
PersTr: Wayne C. Marsh, SrVP
CorpTrSvcs: Yvonne Watson, SrVP
TrInv,ComTrF: William V. Pruett, Adv
EmplBen: Deborah McDonald, SrVP
TrOpers: David Taylor, SrVP
CorpTr: C. Douglas Kelso, III, SrVP
PersTr,Nb: Charles Gilliland, SrVP
TrSecur: Louis Bellaflores, SrVP

NATIONAL BANK OF COMMERCE
1 Commerce Square 38150
901/523-3208 Tr$419 Mil
Hd: J. Hallam Boyd, Jr., SrVP&SrTO
PersTr: Fletcher Haaga, FVP&TO
CorpTr: Ray Honeycutt, AsstVP&TO
TDP: Robert Garmon, VP
TrInv,ComTrF: Commerce Capital Mgmt. Inc.
EmplBen: Dianne Shockley, FVP&TO
Nb: Paul Calame, SrVP&TO
TrOpers: Vickie Devezin, AsstVP

SOVRAN BANK
P.O. Box 1503 38101
901/458-8016
(Affiliate of Nashville) .
John G. Powell, SrVP

UNION PLANTERS NATIONAL BANK
P.O. Box 387 38147
901/523-6200 Tr$419.7 Mil
(Branch in Jackson)
Hd: John W. Black, ExecVP
Fin&AdminSuppEmplBen: Mary M. Perry, SrVP&SrTO
PersTr: E. James House, Jr., SrVP
CorpFin: Jon W. Hobart, SrVP
TrInv: P. Thomas Dorian, VP
RE: Harry Baker, AsstVP
TrAuto: Jere Pierce, VP
TrOpers: Gary Carlton, AsstVP
Nb: Mike Gates, VP

Morristown

THIRD NATIONAL BANK IN HAMBLEN COUNTY
P.O. Box 1047 37816-1047
615/586-2242 Tr$25 Mil
Hd: Timothy Dean Coley, AsstVP&TO

Murfreesboro

MID-SOUTH BANK & TRUST CO.
a SunTrust Bank
P.O. Box 100 37133-0100
615/849-7000 Tr$52 Mil
Hd: David W. Hopper, SrVP&TO
EmplBen: William S. Jones, AsstVP
TrOpers: Linda Bucy, TO

Nashville

CITIZENS SAVINGS BANK & TRUST
401 Charlotte Ave. 37219
615/256-6193
Hd: Donna Dalton

DOMINION TRUST COMPANY OF TENNESSEE
Dominion Tower
150 4th Ave. N. 37219
615/251-9416 Tr$270 Mil
(Trust Affiliate of Dominion Bankshares Corporation, Roanoke, VA)
PersTr,Nb: Charles J. Vacca, Pres&CEO
CorpTr,EmplBen: Charles D. Houston, SrVP
PersTr: Gail Smith
TrInv,ComTrF: Russell L. Robinson, VP
TrOpers: Sue D. Pittman, VP
TDP: Rhonda D. Crockett, TO

FIRST AMERICAN TRUST COMPANY, N.A.
400 First American Center 37237-0403
615/748-2350 Tr$3.4 Bil
(Trust affiliate of First American Corp. Trust Offices in Bristol, Jackson, Johnson City, Kingsport, Knoxville, Memphis & Nashville)
James D. Catington, Jr., Pres&CEO
Ronald M. Holt, ExecVP&TrMgr
PersTrDivHd: Richard W. Heiden, SrVP
EmplBen: Bryan Fay, VP
TrOpers: Evans A. Mezger, SrVP
TrCoun: William A. Byrn, Jr., SrVP
InvMgtHd: Charles H. Robinson
Nb: Rob Blagojevich, VP
Cont: Thomas M. Cripps, Jr., AsstVP

SOVRAN BANK/CENTRAL SOUTH
1 Commerce Place 37219
615/749-3770 Tr$1.518 Bil
(Affiliates in Chattanooga, Greeneville & Memphis)
Hd,CorpTr: J. E. Krueger, ExecVP
PersTr: M. Kirk Scobey, SrVP&TO
TrInv: Blaine Reeve, SrVP
CorpTr,Adm: P. Williams, SrVP
EmplBen: Richard Dickerson, SrVP
TrOpers: Debbie May, VP

THIRD NATIONAL BANK IN NASHVILLE
P.O. Box 305119 37230-5110
615/748-4246 Tr$1.5 Bil
(Affiliate, Third National Bank in Knoxville)
Hd: Donald W. Thurmond, ExecVP
TrAdmin: Alden Smith, Jr., FVP
PersNb: Joseph K. Presley, SrVP&TO
PersTr: Leonord N. Wood, SrVP&TO
CorpTr: William Keith Keisling, VP&TO
TrInv: Parker Thomas, FVP
EmplBen: Richard Moser, SrVP
TrOpers: Barry S. Good, VP&TO
RE: Robert N. Power, VP&REO
Tax: Brad Dunlavy, TO
EstSettlmt: Paula G. Brown, AsstVP&TO

Oneida

FIRST TRUST & SAVINGS BANK
P.O. Box 309 37841
615/569-6313 Tr$3 Mil
Hd: Lorene West, TO

Pulaski

UNION BANK
P.O. Box 247 38478
615/363-4030 Tr$2.5 Mil
Donald L. King, Pres&TO
Robert D. Roe, 1stVP&TO

Sevierville

THIRD NATIONAL BANK IN SEVIER COUNTY
215 Court Ave. 37862
615/453-6121 Tr/u$1 Mil
Hd: Earl W. Hagler, VP&SrTO

Shelbyville

DOMINION BANK
P.O. Box 680 37160
615/684-8000 Tr$5 Mil
CEO: Howard W. Tignor
Hd: L. Wayne Bomar, TO
EmplBen: Billy F. Hicks
Jean Landers, AsstTO

FIRST AMERICAN BANK
P.O. Box 440 37160
615/684-5513 Tr/u$1 Mil
Hd: Edward Steelman, Pres&TO
PersTr: Judy Sliger, AsstTO&AsstVP

FIRST NATIONAL BANK
P.O. Box 500 37160
615/684-7511 Tr$9 Mil
Hd: J. H. Caperton, Jr., SrVP-TrInv
TrInv: T. W. Hickerson, SrTO
TrOpers: Peggy F. Orrell, AsstTO

Sparta

DOMINION TRUST COMPANY OF TENNESSEE
P.O. Box 360 38583
615/738-9500
(Branch of Nashville)
George T. Elrod, TO

Springfield

DOMINION TRUST COMPANY OF TENNESSEE
2127 Memorial Blvd., P.O. Box 608 37122
615/384-3541
(Branch of Nashville)
Ruth Baggett, TO

Trenton

BANK OF TRENTON & TRUST CO.
P.O. Box 87 38382
901/855-2121
Hd: Dotty Jones, Pres&TO

Tullahoma

AMERICAN CITY BANK
340 W. Lincoln St., P.O. Box 1030 37388
615/455-0026 Tr/u$1.0 Mil
Hd: George Vibbert, Jr., Pres
PersTr,TrInv: Mark A. Dowell
EmplBen: Nina Hammond

THE TRADERS NATIONAL BANK
P.O. Box 1000 37388
615/455-3426 Tr$1.6 Mil
Hd: C. Phil Copeland, VP
TrOpers: David P. Thomas, VP&Csh
PersTr,CorpTr,TrInv,ComTrF,Nb:
Bennie R. Garrick, Pres

Union City

SOVRAN BANK/UNION CITY
P.O. Box 370 38261
901/885-2330 Tr$19.7 Mil
Hd: John H. Pylant, VP&TO

Include Your Logo
See Page 232

TEXAS

Abilene

FIRST NATIONAL BANK
P.O. Box 701 79604
915/675-7000 Tr$240 Mil
Hd: William M. Armer, ExecVP&SrTO
PersTr: Clarence Herndon, VP&TO
Thomas Martin, VP&TO
Dick Veigel, TO
TrInv: Susan Stalcup, SrVP&TO
EmplBen: Michael Kinard, SrVP&TO
Jake Herndon, TO
TrOpers: Wanda Richard, VP&TO
Prop: Dale Cartee, VP&TO
Travis McClure, TO

NCNB TEXAS
City Trust Office
P.O. Box 1251 79604
915/675-7500 Tr$180 Mil
CityTrMgr: Don Onstott, VP

Alice

FIRST CITY BANK OF ALICE
P.O. Box 571 78332
512/664-0931 Tr$1.5 Mil
TrOpers: David Silva

Alvin

ALVIN STATE BANK
P.O. Box 232 77512-0232
713/331-6411 Tr$6.5 Mil
Hd: Tom Blakeney, Jr., Pres&TO
Sarah Huggins, AsstTO

Amarillo

AMARILLO NATIONAL BANK
P.O. Box 1611 79181
806/378-8350 Tr$425 Mil
Hd,Nb,CorpTr: W. L. Dickey, SrVP&SrTO
PersTr: David Byrd, VP&TO
EmplBen: Susan L. Powers, VP&TO
TrInv: Curtis Ballard, TrInvO
Farm/Ranch: John Harris, AsstVP,Fm&RchMgr
TrOpers: Becky Douglass, AsstVP&TOpO
ComTrF: Dennis Spear, VP&TrInvO

FIRST NATIONAL BANK
Trust Dept.
P.O. Box 1331 79180
806/378-1900 Tr$478 Mil
Hd: Jack E. Little, SrVP&TO
PersTr,Nb: Craig Evetts, VP&SrTO
PersTr: Gary Rider, VP&TO
Penny Hale, VP&TO
Johnny Crowley, TO
Leslie Kincaid, AdmAsst
Prob: Ron Miller, TO
TrInv: George Cason, VP&TrInvO
Paul Boston, TrInvO
CorpTr,EmplBen: Fred Hancock, VP&SrTO
Nancy Ward, AsstVP&TO
Kurt King, TO
ComTrF: Elaine Dollar, AdmAsst
TrOpers,TDP: Larry Roth, AsstVP&TO
Oil&Gas: Roy Ralston, Conslt
Farm/Ranch: Joe Kennedy, VP&TO

TEXAS AMERICAN BANK/AMARILLO N.A.
P.O. Box 231 79182
806/378-3100 Tr$75 Mil
TrInv,ComTrF,EmplBen,Nb:
Herman O. Shirly, SrVP&TO/TrMgr
Admin: Celia Waldrop, TO
Terry Wright, FM

85% of the readers of
TRUSTS & ESTATES
are involved in personal trusts.

Arlington

FIRST CITY NATIONAL BANK OF ARLINGTON
201 E. Abram, P.O. Box 325 76010
817/588-0196 Tr$80 Mil
Hd: James W. Rush, II, SrVP&TO
PersTr,Est: Jane Gallo, AsstVP&TO
TrOpers: Suzanne Schoolcraft, TOpO
EmplBen: Phillip Powers, TrRep

TEXAS COMMERCE BANK-ARLINGTON
P.O. Drawer 1564 76004
817/469-3239 Tr$299 Mil
Hd: Daniel W. Klein, ExecVP&TO
PersTr: David H. Stark, SrVP&TO
Ronald L. Vargo, VP&TO
William D. Huhn, VP&TO
Mark J. Smith, AsstVP&TO
EmplBen,TrInv: Harry L. Bartay, SrVP&TO
EmplBen: Carol E. Spears, VP&TO
TrOpers: Del Marie Murphy, TO
Nb: Michael B. Benton, VP&TO

Aspermont

FIRST NATIONAL BANK
P.O. Drawer A 79502
817/989-3505
Hd: J. M. Hickman, III, Pres&TO
Marvin Vahlenkamp, VP

Athens

FIRST STATE BANK OF ATHENS
P.O. Box 471 75751
214/675-5165
Hd: W. M. Key, Pres

★Austin

FIRST CITY, TEXAS-AUSTIN
P.O. Box 2127 78768
512/473-4800 Tr$350 Mil
Hd: Sherry McGillicuddy, ExecVP&TO
PersTr: Julie King, VP&TO
CorpTr: Marcia Southworth, CTO
TrInv: Pamela Krueger, VP&TO
EmplBen: David Fisher, VP&TO
TrOpers: Gayle Gagnon, TOpO
Nb: Jerry D. Shook, SrVP&TO

MTRUST CORP, N.A.
Austin Location
P.O. Box 2266 78780
512/479-5138 Tr$101 Mil
Hd: Peterson Foster, ExecVP
Nb,PersTr: Helen Cochran, SrVP
CorpTr: Einer Juul, SrVP
TrInv: Tim Burns, AsstVP
EmplBen: Fred Hamilton, SrVP
TrOpers: Sheryl Perkins, VP

NCNB TEXAS
Regional Trust Office
P.O. Box 908 78781
512/397-2588 Tr$1.2 Bil
RegTrMgr: Anne S. Glanz, SrVP
CorpTrAdm: Hugh Clarke, VP
EmplBenAdmin: Joy Roberts, VP
Nb,PersTr: Kent Smith, VP
Nb,Corp,EmplBen: Brad Robb, VP
TrInv: Joe Smreker, SrVP

TEXAS COMMERCE BANK-AUSTIN
P.O. Box 550 78789
512/479-2628 Tr$490 Mil
Hd: John W. Kesner, ExecVP&SrTO
PersTr: Larry Miller, SrVP
EmplBen: Michael G. Vaughan, SrVP
TrInv: Cliff Strieber, SrVP
TrOpers: Linda Wilkins, VP
TrAssts: Harold Montgomery, VP
Nb: Judith Miller
Lori Seibert

The Directory of Trust Institutions is included in a T&E subscription!

TRUST
Financial Services Division
Texas Bankers Association

A state association with a national scope

The Trust Financial Services Divsion/ Texas Bankers Association provides the nation's trust industry with publications that are vital to any trust department. These include:

• ***Trust Operations and Procedures Manual*** - An abundant source of methods, guidelines and approaches to basic functions of trust departments. Designed to assist in the training of new trust personnel and to provide active personnel with an additional reference source, this manual includes procedures for accepting, administering and closing trust accounts, worksheets and checklists to summarize personal trust and employee benefit accounts, a glossary of computer terms to help data processors understand bits and bytes and a glossary of oil & gas terms for mineral property managers. A retention schedule and an internal audit questionnaire are included in the Appendices.

• ***Trust Policy Manual*** - Considered the most comprehensive manual of trust policies. Covers policies required by the OCC and other regulators. Policies relating to new business, employee benefit accounts, audits, investments, conflicts of interest, and operations are designed to be customized. It is updated as regulatory changes occur, most recently with the *1988 Supplement*.

In addition to practical publications, the Division is committed to offering the best educational programming available to trust bankers. The 1990-91 agenda will include:
- *Asset Management Seminar*
- *Annual Southwest Trust Conference*
- *Texas School of Trust Banking*
- *Personal Trust Administration School*
- *A lineup of fall programs covering topics in Employee Benefits, Operations, Administration & Tax, and Investments.*

For publications, registrations or membership information, contact:
Trust Financial Services Division/
Texas Bankers Association
400 W. 15th St., Suite 808
Austin, Texas, 78701
512/472-7391

TEXAS (Cont'd)

Bay City

BAY CITY BANK & TRUST CO.
P.O. Box 2510 77404-2510
409/245-5781 Tr/u$1 Mil
Hd: B. G. Humphrey, Pres
TrInv: Kenneth Kruppa, VP

Baytown

CITIZENS BANK & TRUST CO. OF BAYTOWN
1300 Rollingbrook 77521
713/427-5771 Tr$40 Mil
Hd: William J. Gidley, SrVP&TO
Bobby Fortinberry, TO
Dee Sandhop, TO
Rick Trout, TO

Beaumont

FIRST CITY, TEXAS-BEAUMONT, N.A.
P.O. Box 3391 77704
409/838-9211 Tr$350 Mil
Hd: David G. Hitt, ExecVP&TO
PersTr: Ben S. Woodhead, SrVP&TO
CorpTr: Bill R. Davis, TO
TrInv: Joe J. Fisher, SrIO
EmplBen: C. F. King, VP&SrTO
TrOpers: Rachael Garza, TO

TEXAS COMMERCE BANK-BEAUMONT,NatAssn
P.O. Box 2751 77704
409/838-0234 Tr$124 Mil
Hd: William Kucewicz, SrVP&SrTO
PersTr: Wm. G. McMillian, VP&TO
EmplBen: Gene McGown, VP&TO
TrOpers: Nadine Krebedeaux, AsstVP
RE/MinSvcs: David W. Whitlock, VP&TO

Beeville

COMMERCIAL NATIONAL BANK
P.O. Lock Drawer 400 78104
512/358-3612 Tr$50 Mil
Hd: John B. Hensley, VP&TO
Emily Trbula, AsstTO

Booker

FIRST NATIONAL BANK-BOOKER DIVISION
115 S. Main 79005
806/658-4551
(Branch of Perryton)
Jane Fore, AsstVP&TO

Borger

FIRST NATIONAL BANK
P.O. Box 3238 79008-3238
806/274-6361
Hd: Jack L. King, Pres

Brady

THE BRADY NATIONAL BANK
P.O. Box 111 76825
915/597-2104 Tr/u$1 Mil
Lewis A. Jordon, Pres&TO
W. Wendell Franke, SrVP&AsstTO

THE COMMERCIAL NATIONAL BANK OF BRADY
P.O. Box 591 76825
915/597-2961 Tr/u$1 Mil
Hd: Charles E. Samuelson, VP&TO

Brenham

WASHINGTON COUNTY STATE BANK
P.O. Box 729 77833
409/836-6181 Tr$6
Hd: H. Keith Presson, SrVP&TO

Brownfield

BROWNFIELD STATE BANK
P.O. Box 1112 79316
806/637-7626 Tr$55.6 Mil
Hd: Donald L. Park, SrVP&TO
Judy Bourn, VP&TO
Charlcia Hunter, AsstTO

Brownsville

MBANK BROWNSVILLE N.A.
835 E. Levee St. 78520
512/548-6267 Tr$67 Mil
Hd,TrInv: Daniel K. Pierce, SrVP&TO
PersTr: Sharon Pittman, VP&TO
Sec: Barbara Moore
TrOpers: Beverly Derby
AdminAsst: Frances Zapata

TEXAS COMMERCE BANK-BROWNSVILLE
P.O. Box 2179 78520
512/546-6823 Tr$35 Mil
Hd: Kevin D. Hiles, VP&TO
TrOpers: Delia Strader, AsstVP&TO
Nb: Betty Payan, Int'lTO

Brownwood

CITIZENS NATIONAL BANK
P.O. Box 1629 76804
915/643-3545
Hd: Richard Sharpe, Pres&CEO

NCNB TEXAS
City Trust Office
P.O. Box 940 76804
915/646-4546
CityTrMgr: Deborah Ellis, VP

Bryan

FIRST AMERICAN BANK
P.O. Drawer 1033 77805
409/268-7575 Tr$20 Mil
Hd: Fain McDougal, TO

FIRST CITY NATIONAL BANK
P.O. Drawer 913 77805
409/776-5402 Tr/o$90 Mil
Hd: James W. Stegall, ExecVP&SrTO
PersTr: Pat Batten, TO
Lori Eike, AsstTO
Sharon Sefcik-Malazzo, AsstTO
EmplBen,PersTr: Roger Ables, VP&TO
TrInv: Dean Dyer, SrVP&TO
TrOpers: Gerry Chandler, VP&TO

THE FIRST NATIONAL BANK
P.O. Box 833 77805
409/779-1111 Tr$17.3 Mil
Travis B. Bryan, ChmBd&TO
Kenneth Loke, TO
Terri Moore, AsstTO
Joyce Jones, AsstTO

Cameron

CITIZENS NATIONAL BANK
118 S. Houston 76520
817/697-6655 Tr$11.5 Mil
Hd: William E. Kelm, SrTO
TrInv,ComTrF,Admin: Harrison M. Lanham, TO
TrOpers: Mary K. Story

Carthage

FIRST STATE BANK & TRUST CO.
P.O. Drawer 579 75633
214/693-6606 Tr$3.776 Mil
Hd,PersTr,TrInv,EmplBen,Nb: Milton Payne, Chm&CEO
TrOpers: Madeline Hart, AsstVP&TO
TDP: Becky Wiggins

Childress

FIRST BANK AND TRUST OF CHILDRESS
P.O. Box 1090 79201
817/937-3611
Hd: Larry R. Johnson, Pres&CEO
Robert Proctor, Jr., VP

Clarendon

FIRST BANK & TRUST OF CLARENDON
P.O. Box 947 79226
806/874-3556 Tr$1 Mil
Hd: Bronnie McNabb, Jr., Pres

Coleman

COLEMAN COUNTY STATE BANK
P.O. Box 940 76834
915/625-2172
Hd: Jimmy Parker, Pres&TO
Retamay Gaines, AsstVP&AsstTO
Mary Briggs, AsstVP&AsstTO

Colorado City

THE CITY NATIONAL BANK
P.O. Box 1031 79512
915/728-5221 Tr$7.15 Mil
Hd: John W. Vines, TO
William H. Hardwick, VP&TO

Copperas Cove

COVE STATE BANK
P.O. Box 550 76522
817/547-7521
Hd: Dan D. Yancey, Pres

Corpus Christi

CITIZENS STATE BANK
P.O. Box 9923 78469
512/887-5900 Tr$112 Mil
Hd,TrInv,ComTrF: Carol L. Bailey, SrVP&SrTO
PersTr: Ed Pfeil, VP&TO
Ann Wright Johnston, AsstVP&TO
Diane Miller, AdTO
EmplBen: Michael Irwin, VP&TO
Marci Greene, AsstVP&TO
TrOpers,TDP: Jim Morton, AsstVP&TO

FIRST CITY BANK OF CORPUS CHRISTI
615 Upper N. Broadway, P.O. Box 780 78403
512/886-6460 Tr$160 Mil
Hd,CorpTr: Roger L. Garrison, ExecVP&ExecTO
PersTr: Charles Johnson, VP&TO
Debra Tamez, TO
TrInv: Charles A. Linn, SrVP&TrInvO
TrOpers: Elma Ramos, TOpO
Prob,EmplBen: David S. Brannon, SrVP&SrTO

FROST NATIONAL BANK-PARKDALE CENTER
P.O. 6409 78466-6409
512/994-3752 Tr$30 Mil
Hd: Gene H. Koch, Jr., SrVP&TO
PersTr: Larry Wood, VP&TO
EmplBen: Virginia Thompson, AsstVP&TO

THE INTERNATIONAL BANK
P.O. Box 4956 78469
512/888-4451 Tr$8 Mil
Hd: Gwen O'Brien, TO
TrOpers: Deborah Bates, TOpO

MTRUST CORP, N.A.
(Corpus Christi Location)
P.O. Box 900 78403
512/881-6829 Tr$254 Mil
Hd: Roger Powell, ExecVP
TrInv: Gary Stalcup, VP
PersTr: Don Kingsbury, SrVP
RE,FM&Ranch: Jerry Dittmar, AsstVP
EmplBen: Lynne Shannon, VP
Est: Day Manley, VP
Nb: Laura Clements, AsstVP

TEXAS COMMERCE BANK-CORPUS CHRISTI
P.O. Drawer 749 78403
512/883-3621 Tr$200 Mil
Hd: Neal Powers, III, ExecVP&SrTO
PersTr: Carley Ivy, VP&TO
TrInv: Robert L. Gross, ExecVP&SrTrInvO
EmplBen: Lynne G. Shannon, SrVP&TO
TrOpers: Mrs. Janice Crocker

Corsicana

MBANK CORSICANA, N.A.
P.O. Box 761 75151
214/874-5661
Hd: Sherry L. Gullatt, TO

NCNB TEXAS
City Trust Office
P.O. Box 613 75151
214/874-4711 Tr$160 Mil
CityTrMgr: B. Lynn Sanders, III, SrVP

Dallas

BANCTEXAS DALLAS
P.O. Box 2249 75221
214/969-6368 Tr$505 Mil
Mgr: M. J. Trusty, SrVP
PersTr: Donald G. Williamson, SrVP&TO
EmplBen: Marvin J. Jaynes, SrVP&TO
CorpTr: L. J. Guillory, III, AsstVP
TrOpers: Jim Lummus, VP
TrInv: S. R. Philipp, AsstVP
Nb: Richard L. Ray, AsstVP

COMERICA BANK-TEXAS
1909 Woodall Rogers 75201
214/841-1373
Hd,Nb: Frederick A. Meier, VP
AdminOff: Mary Scott, AsstVP
OpersCoord: Lou Ann Farrell

CULLEN/FROST BANK OF DALLAS,NatAssn
P.O. Box 1649 75221
214/979-2001 Tr$77 Mil
Hd: Richard W. Phillips, SrVP&TO
EmplBen: B. J. Burris, VP&TO
Charlene Anderson, VP
TrOpers: Linda Kuehl, AsstVP
Sharon Burden, AsstVP&TO

FIRST CITY,TEXAS-DALLAS
First City Center
P.O. Box 661700 75266
214/939-8400 Tr$185 Mil
Hd: G. Blair Ferguson, ExecVP&SrTO
PersTr: Badger Robertson, SrVP&TO
TrInv,ComTrF: Tony Boykin, VP&TO
EmplBen: Douglass Womack, SrVP&TO
TrOpers: Edwin Uy, VP/OpersMgr
EmplBen,CorpNb: Keith L. Griffitts, VP&TO
PersNb: Vivian Fleet

FIRST INTERSTATE BANK OF TEXAS, N.A.
P.O. Box 650291 75265-0291
214/740-0099 Tr$201 Mil
Hd: Michael B. Cahill, ExecVP
RegMgr,TrInv: Howard M. Thurman, ExecVP
PersTr,Est: Terrie Denson, VP&TrCoun
EmplBen: Cathy Hart Dyer, VP&TO
TrInv,CorpTr: Charles Holmes, VP&TO
TrInv: Roger P. Bell, SrVP&SrTrInvO
TrOpers: Larry Cleveland, VP&TO
Nb: Michael S. Nutter, VP,TO-TrMktg

MTRUST CORP, N.A.
Headquarters
P.O. Box 2320 75221-2320
214/290-3282
(Trust Services locations in Austin, Corpus Christi, Dallas, El Paso, Fort Worth, Houston, Preston/N. Dallas, San Antonio, Sherman, Waco and Wichita Falls)
Hd: Eugene E. Weber, Pres&CEO
CorpAdmin: Robert H. Cooley, ExecVP
Mktg&Sls: Lonnie L. Parr, ExecVP
CorpCounsel: Edward J. Tognetti, SrVP&CorpSec

MTRUST Corp, N.A.
(Dallas Location)
P.O. Box 2320 75221-2320
214/290-3285 Tr$1.470 Bil
Hd: James D. Kemp, ExecVP
PersSvcs: George M. Dreher, SrVP
EmplBen: Frank B. Dunlap, SrVP
DebtAdmin,StockTrans: John W. Rupley, SrVP
TrOpers: Randal L. Ripple, SrVP
PersNb: Marilyn Kendzior
EmplBenNb: Paul Olschwanger, AsstVP
DebtAdminNb: Dona A. Elder, VP
StkTransNb: Greg Hasty, VP

MTRUST CORP, N.A.
(Preston Location)
P.O. Box 12000 75225
214/360-4610 Tr$160 Mil
Hd: George M. Dreher, SrVP
PersSvcs&Est: Carolyn S. Pugsley, FVP
Nb: Marilyn Kendzior, VP

NCNB TEXAS
P.O. Box 241 75221-0241
214/922-5496 Tr$16.5 Bil
(Trust Offices in Abilene, Austin, Brownwood, Corsicana, Dallas, Dension, Ft. Worth, Galveston, Garland, Harlingen, Houston, Lubbock, Lufkin, Midland, Odessa, San Antonio, Temple, Tyler, Waco and Wichita Falls)
TrGpExec: David W. Fisher, ExecVP
PersTrDiv: Donald J. Jancosek, ExecVP
CorpTrDiv: Martin J. Weiland, SrVP
EmplBenAdmin: Robert M. Turner, SrVP
MasterTrAdmin: G. Louise Graham, VP
CorpTrAdmin: John L. Howard, SrVP
BusDevDiv: Steven D. Poole, SrVP
PersTrMktg: John J. Patterson, Jr., SrVP
CorpTrMktg: Daryl W. Hendrix, SrVP
MktgSupport: Carol Nuckolls, VP
InvMgtDiv: H. Edward Anderson, ExecVP
PriPtfolMgt: Perry V. Rushing, SrVP
CorpPtfolMgt: William M. Uhlemeyer, SrVP
InvRes: David L. Gardner, SrVP
SpecTrSvcsDiv: Robert G. McKenzie, ExecVP
TxMgr: J. Lanham Higginbotham, VP
REMgr: David C. Sharman, SrVP
Oil&GasMgr: Jerry L. Nelms, SrVP
FidTrOpers: Richard A. Steele, ExecVP

NCNB TEXAS
Oak Cliff City Trust Office
400 S. Zang 75208
214/948-2282 Tr$56 Mil
CityTrMgr: Jay Thompson

NCNB TEXAS
Park Cities City Trust Office
5500 Preston Rd. 75205
214/559-6476
CityTrMgr: Catherine S. Blackwood, VP

NORTH DALLAS BANK & TRUST CO.
P.O. Box 679001 75367-9001
214/387-1300 Tr$58.362 Mil
Hd,PersTr,TrInv,ComTrF,Nb:
Dan Florence, SrVP&TO
PersTr: Kim Cheshier, TO
CorpTr,EmplBen: Sten Williams, VP&TO
EmplBen: Jo Ann Bartoll, TO
TrOpers: Aline Piper, AsstVP

TEXAS AMERICAN BANK-DALLAS
P.O. Box 35207 75235
214/353-8272 Tr$160 Mil
Hd: Linda M. Salton, SrVP&TO
PersTr: David H. Bishop, II, VP&TO
EmplBen: Mary A. Scott, VP&TO
Ronald Wilson, AsstVP&TO
CorpTr: Sam A. Sellers, SrVP&TO

TEXAS COMMERCE BANK
P.O. Box 660197 75266-0197
Tr$216 Mil
Hd: R. L. Thornton, III
PersTr: Brad A. Carson, SrVP
Jane Endicott, VP
EmplBen: James T. Allen, SrVP
TrOpers: Cheryl McQueen, TO
EmplBen,Nb: Mary Steichen, VP

U.S. FIDELITY TRUST CO.
Two Galleria Tower, Ste. 1710
13455 Noel Rd. 75240
214/239-2000 Tr$426 Mil
Hd: Christian Termont, Chm
DomTr: Leslie Jolly, TO
Int'lTr: Robert Brandao, TO
CashMgmt: Teresa Fernandez, Dir

Dawson

FIRST BANK & TRUST COMPANY
P.O. Box 158 76639
817/578-1311 Tr$7 Mil
Hd,CorpTr,TrInv: C. M. Newton, Jr., Pres&CTO
PersTr: C. M. Newton, III, VP&AsstTO
ComTrF: Sherry Newton, VP

Del Rio

DEL RIO NATIONAL BANK
P.O. Box 4120 78841
512/775-7541 Tr$1 Mil
Hd: James E. Skehan, VP&TO

Denison

NCNB TEXAS
City Trust Office
300 W. Main St. 75020
214/465-2131 Tr$43 Mil
CityTrMgr: Jane Ayres, SrVP

TEXAS AMERICAN BANK/DENISON N.A.
P.O. Box 341 75020
214/465-3030 Tr$45 Mil
Hd: J. Brent Reed, VP&TO
TrOpers: Beverly Schulz, TOpO

Denton

FIRST STATE BANK OF DENTON
P.O. Box 100 76202-100
817/382-5421 Tr$50 Mil
Hd: William E. Bonds, VP-Tr/Fin
EmplBen: Cheryl Espenas

UNITED NATIONAL BANK
P.O. Box 2226 76202
817/382-6701 Tr$10 Mil
PersTr: Ruby Kerner, VP
EmplBen: Carol Mills, AsstTO

Denver City

YOAKUM COUNTY STATE BANK
P.O. Box 1150 79323
806/592-2181 Tr$1 Mil
Hd: Ronald S. Simpson, Pres&TO
EmplBen: Robert Nichols

Dickinson

CITIZENS STATE BANK
P.O. Drawer A 77539
713/337-3565 Tr$16 Mil
Hd: Robert S. Lindgren, VP&SrTO
TrAdmin: Barbara Liefert
TrOpers: Patricia F. Stevenson

El Campo

FIRST NATIONAL BANK
P.O. Box 470 77437
409/543-3349
Hd: Guy F. Stovall, III, Pres&TO

87% of the readers of
TRUSTS & ESTATES
save back issues.

TEXAS (Cont'd)

El Paso

FIRST CITY, TEXAS-EL PASO, N.A.
P.O. Box 1572 79948
915/545-5584 Tr/u$150 Mil
Hd: Charles Elbjorn, SrVP&TO
TrAdmin: Teresa Simental

MTRUST CORP, N.A.
(El Paso Location)
One MBank Plaza 79901
915/546-4363 Tr$237 Mil
Hd: Dahl Marshall, ExecVP
PersTr: Joseph N. Roth, SrVP
TrInv,ComTrF: David Brigham, VP
DebtAdmin: Grant G. Caldwell, VP
EmplBen: Christy J. Rhoads, VP
TrOpers: Joseph W. Peevey, VP
Nb: Patricia A. Sandford, AsstVP

SUNWEST BANK OF EL PASO
(Formerly American Bank of Commerce)
P.O. Box 9697 79987
915/544-1420 Tr$70 Mil
Hd: Michael D. Hagg
EmplBen: Giddy Espinoza
TrOpers: Laura Reese

TEXAS COMMERCE BANK - EL PASO, N.A.
P.O. Drawer 140 79980
915/546-6501 Tr$1 Bil
Hd,Nb: Joe R. Ayres, ExecVP
PersTr: William C. Geyer, SrVP&TO
CorpTr,EmplBen: Stan Barnes, SrVP&TO
TrInv: James K. Ferguson, VP&TO
TrOpers: Robert Moreno, VP&TO

Eldorado

FIRST NATIONAL BANK
P.O. Box 737 76936
915/853-2561
Hd: Jo Ed Hill, Pres&TO

Fort Stockton

FIRST NATIONAL BANK
P.O. Box 1329 79735
915/336-8541 Tr/u$1 Mil
Hd: Monte Brooks, Pres&CEO

PECOS COUNTY STATE BANK
P.O. Box 1527 79735
915/336-3331
Hd: Harlan Lambert, Pres
Mamie Lannom, TO

Fort Worth

BANK OF COMMERCE
P.O. Box 17089 76102
817/332-3261 Tr$64 Mil
Hd,TrInv: A. J. Lanford, SrVP&TO
PersTr: Robert L. Mueller, VP&TO
EmplBen: Gary W. Wetsel, TO&CPA
Carol A. Bird, AsstTO
TrOpers: Lisa Rhodes
Gwen Pearrow
Becky Bull

MTRUST CORP, N.A.
(Fort Worth Location)
P.O. Box 910 76101
817/334-9422 Tr$268 Mil
Hd: Robert S. Patterson, ExecVP
PersTr: Thomas B. Hightower, FVP
EmplBen: Allyn B. Needham, VP
TrInv: David Corbin, TO
PersTr,Nb: Tim Connolly, VP

NCNB TEXAS
Regional Trust Office
P.O. Box 1317 76101
817/390-6901 Tr$1.5 Bil
RegTrMgr: Leland Clemons, ExecVP
CorpTrAdmin: John C. Stohlmann, VP
TrInv: Mike Leeman, SrVP
EmplBenAdmin: Sam Van Steenbergh, VP
TrOpers: Ted Thompson, VP
Nb,PersTr: William P. Cranz, Jr., SrVP
Nb,CorpTr: Joan Mason, AsstVP
RE: John B. McCullough, VP
Farm&Rnch: Phil D. Olson, AsstVP
Minerals: Billy Ray Henson, SrVP

OVERTON PARK BANK
4200 S. Hullen, P.O. Box 16509 76162-0509
817/731-0101 Tr$69 Mil
Hd: Jayne Lipe
PersTr: Sue Corrigan Turnage, VP
EmplBen: Tod M. Miller, VP
TrOpers: John J. May, VP

TEXAS AMERICAN BANK/FORT WORTH
P.O. Box 2050 76113
817/884-4000 Tr$2.898 Bil
Hd: Bruce Petty, ExecVP&TO
TrOpers: D. Eugene Carroll, SrVP&TO
PersTr: Robert Lansford, SrVP&TO
CorpSvcs: Gerald Mitchell, VP&TO
TrInv,ComTrF: Harold M. Achziger
PropMgt: Joe T. Lenamon, SrVP&TO
EmplBen: Gary C. Nelson, SrVP&TO
Mktg: Mark Haskin, SrVP&TO
RE: Bob Little, VP&TO

TEXAS COMMERCE BANK-FT. WORTH
P.O. Box 1290 76101
817/878-7563 Tr$250 Mil
Hd,Nb: Joe C. Benson, ExecVP&TO
EmplBen: Jim Palmer, VP&TO
Nancy Block, AsstVP&TO

Freeport

FIRST FREEPORT NATIONAL BANK
P.O. Drawer H 77541
409/233-4401 Tr$50 Mil
Hd: Neil A. Dayton, III, SrVP&TO
TrAdmin: Susan B. Das
TrOpers: Holli D. Jaromin

Gainesville

THE
FIRST STATE BANK
OF GAINESVILLE

FIRST STATE BANK
801 E. California 76240
817/665-4596 Tr$31 Mil
Linda Ritcherson, VP&TO

GAINESVILLE NATIONAL BANK IN GAINESVILLE
76240
817/668-8531 Tr$15 Mil
Hd: Ed Alexander, ChmBd&TO
Omie F. Sherrill, SrVP&TO

Galveston

MOODY NATIONAL BANK OF GALVESTON
P.O. Box 1139 77553
409/765-5561
Hd,PersTr,Nb: Elmo J. Henske, ExecVP&SrTO
PersTr: Michael G. Barrow, SrVP&TO
Celia Corley Davis, AsstTO
CorpTr: Phylis Homburg, AsstTO
TrOpers: Roberta Dick, TO

NCNB TEXAS
City Trust Office
P.O. Box 1500 77553
409/765-2334 Tr$154 Mil
CityTrMgr: David Bucher, SrVP

UNITED STATES NATIONAL BANK
P.O. Box 179 77553
409/763-1151 Tr$379 Mil
Hd: L. O. Kauffman, ExecVP&ExecTO
CorpTr: Michelle Cantrell, TO
EmplBen,Nb: Freddie B. Meier, SrVP&SrTO
TrOpers: Katherine Konkel, AsstVP

Garland

NCNB TEXAS
City Trust Office
P.O. Box 461228 75046
214/494-1414 Tr$47 Mil
CityTrMgr: Royce Wheaton

Gonzales

GONZALES BANK
508 St. Louis St. 78629
512/672-7551
Leslie Ploeger, Jr., Pres&TO
Sherry Bards, AsstTO

Graham

FIRST NATIONAL BANK
623 Elm St., P.O. Box 540 76046
817/549-2040 Tr/o$1 Mil
Hd: George Parry
TrOpers: Ida Kirby

Greenville

MBANK
P.O. Box 1238 75401
214/455-0990 Tr/u$1 Mil
Ramona Wright, TO

Gruver

GRUVER STATE BANK
Fourth & Main Sts. 79040
806/733-5061 Tr$1 Mil
Hd: Kenneth Irwin, Pres&TO

Harlingen

HARLINGEN NATIONAL BANK
P.O. Box 871 78551
512/423-6420
Hd: Carroll Sturgis, Jr., VP&SrTO

NCNB TEXAS
City Trust Office
P.O. Box 471 78551
512/430-2180 Tr$62 Mil
CityTrMgr: David G. Bucher, SrVP
PersTr: Shelley Krumnow, VP&TO

Henderson

CITIZENS NATIONAL BANK
P.O. Box 1009 75653
214/657-8521 Tr$60 Mil
Hd: Alfred Wylie, SrVP&TO

Houston

AMERICORP SECURITIES SERVICES, INC.
Texas Commerce Tower, 11th Fl.
600 Travis St. 70002
713/236-5228
(Affiliate of Ameritrust Company NA, Cleveland, OH)
Hd: William T. Renz, Pres
Donald L. Sprenger, VP
Barbara Rice, VP-Mgr

BANK OF ALMEDA
P.O. Box 450559 77245-0559
713/433-5623 Tr/u$1 Mil
Hd: Robert R. Bailey, ExecVP&Csh

21% of the readers of
TRUSTS & ESTATES
are involved in endowment funds.

CULLEN CENTER BANK & TRUST
P.O. Box 1315 77251
713/652-7600 Tr$210 Mil
Hd,Nb: Michael L. Daugherty,
ExecVP&ChmTrCom
PersTr,EmplBen: Gene Witter, SrVP&TO
PersTr: Roger Stern, VP&TO
EmplBen: Steven G. Marget, VP&TO
TrInv: Robert B. McAshan, III, SrVP&SrTrInvO
TrOpers: Peggy Kutac, VP&TOpO
Mauri Norris, TOpO

EAGLE MANAGEMENT & TRUST CO.
5847 San Felipe Dr., Ste. 4600 77057
713/952-9100 Tr$1 Bil
Hd,Nb: Homer L. Luther, Jr., Chm
PersTr,ComTrF: John S. Bace, SrVP
CorpTr: Monroe Luther, Pres
TrOpers: Gary Chumbley

FIRST CITY NATIONAL BANK
P.O. Box 809 77001
713/658-7127 Tr$1.6 Bil
Hd: Robert E. Scott, ExecVP&TO
PersTr: Tim Blair, SrVP&TO
CorpTr: S. Whitten Rusk, III, VP&TO
TrInv: Ted E. Davis, SrVP&TO
ComTrF: Vickie W. Fletchall, VP&TO
EmplBen: Karen J. Cole, SrVP&TO
TrOpers: Donald W. Guice, SrVP&TO
Nb: Janet K. Casstevens, VP&TO

FIRST INTERSTATE BANK OF TEXAS, N.A.
P.O. Box 4441 77210
713/226-1671 Tr$1.3 Bil
Hd: Michael B. Cahill, ExecVP
PersTr,Nb: Harry W. Simms, SrVP,TO&RegMgr
CorpTr: Nancy M. Geary, VP&SrCTO
TrInv: Roger P. Bell, SrVP&SrTrInvO
EmplBen: William D. Summerville, VP&TO
TrOpers: Joseph Rodanski, VP&TO
Nb: Andrew J. Yiannias, VP&TO
Robert Bartkowiak, TO
David Morrison, TO

HERITAGE TRUST COMPANY
333 Clay St., Ste. 1660 77002-4870
713/653-6500
Lucian L. Morrison, Jr., Pres
Janet M. Hill, SrVP
S. Jacquelyn Padfield, SrVP
Sue J. Prejean, SrVP
Lorna A. Sorley, SrVP
Suzan H. Bryan, VP

KANALY TRUST CO.
4550 Post Oak Place 77027
713/626-9483 Tr$350 Mil
Hd: E. Deane Kanaly, ChmBd&CEO
PersTr: Jeffrey C. Kanaly, ExecVP&COO
Opers: Betty A. Thomas, VP&TO
Est: William D. Cunningham, VP&TO
InstitDept: Delbert D. Haley, VP&TO
Inv: Gary E. Hippenstiel, SrVP
FinCoun: Steven P. Kanaly, Pres
Nb: Mary Beth Woehler, VP

MTRUST CORP, N.A.
(Houston Location)
P.O. Box 3285 77253
713/751-6755 Tr$958 Mil
Hd: John T. Cooney, VChm
PersTr: R. Sells Neuhaus, SrVP&TO
DeptAdmin: J. Chris Matthews, SrVP
TrInv: Cyrus Reeder, FVP
EmplBen: Carl Pitschmann, FVP
PersNb: Sells Neuhaus, SrVP
EmplBen,Nb: Sandra Fuller, AsstVP
CorpNb: Chris Matthews, FVP
Est: David V. Boone, FVP&TO

NCNB TEXAS
Regional Trust Office
P.O. Box 2518 77252-2518
713/652-6515 Tr$2.3 Bil
RegTrMgr: Britt D. Davis, ExecVP
PersTrAdmin: Walter R. Berger, VP
NbPersTr: Antonio S. Day, VP
CorpTrAdmin: William H. Cooper, SrVP
TrInv: James R. Hudson, SrVP
EmplBenAdmin: Robert W. Lehman, SrVP
TrOpers: Robert Pagach, TO
TrPropMgt: Nolan E. Fry, Jr., VP
NbCorp: Russell K. Schultze, VP

NCNB TEXAS
Fannin City Trust Office
1020 Holcombe 77030
713/790-7244
CityTrMgr: Dennis A. Young, VP

NCNB TEXAS
Spring Branch City Trust Office
8800 Katy Freeway 77024
713/827-3781
CityTrMgr: Robert J. Biehl, VP

PROVIDENCE TRUST COMPANY
1502 Augusta, Ste. 240 77057
713/266-2654 Tr/o$18 Mil
Hd,Nb: Robert M. Blaine, Jr., Pres
PersTr: Anned Muse, VP
TrOpers: Sharon K. Simmons, TO

RIVER OAKS TRUST CO.
2001 Kirby Drive 77019
713/526-2211 Tr$477.0 Mil
Hd: Eugene Schwinger, Pres
PersTr: John Nihiser, VP&TO
CorpTr,EmplBen: Ken G. Altvater, VP&TO
TrOpers: Thomas J. Radigan, Jr., SrVP&TO
Nb: James Hurley, VChm
TrInv,ComTrF,EmplBen: Jerry D. Sides,
VP&TrInvO

SOUTHWEST GUARANTY TRUST COMPANY

SOUTHWEST GUARANTY TRUST COMPANY
1929 Allen Parkway 77019
713/525-9741 Tr$100 Mil
Paul Page, Jr., ChmBd
Hd,PersTr,Est,Nb: James R. Young, Pres
TrInv: Walton P. Walker, SrVP
EndowmentCare,PreneedFuneral,TrOpers:
Betty V. Thaemar, VP&SrTO

TEXAS AMERICAN BANK/GALLERIA N.A.
P.O. Box 2529 77252
713/993-8702 Tr$230 Mil
Hd,PersTr: Mark P. Day, SrVP
CorpTr: Donald M. Eplen, VP
TrInv,ComTrF: Harold M. Achziger
EmplBen,Nb: Harold Perkins, AsstVP
TrOpers: Sharon A. Lester, AsstVP

Texas Commerce Bank

TEXAS COMMERCE BANK, NatAssn
P.O. Box 2558 77252
713/236-4466 Tr$10 Bil
(Trust Departments in Arlington, Austin,
Beaumont, Brownsville, Corpus Christi,
Dallas, El Paso, Fort Worth, Longview,
Lubbock, McAllen, Midland, New Braunfels,
Odessa and San Angelo)
Hd: H. Michael Tyson
ExecVP&ExecTO-Texas Commerce Bancshares
William A. Swank, ExecVP&ExecTO Texas
Commerce Investment Mgmt. Co.
Geoffrey P. Raymond, Pres
PersTr: Roy L. Collins, III, SrVP&TO
PersNb: Willard B. Wagner, SrVP&TO
InsTr: Carl E. Hursman, SrVP&TO
InsNb: Don G. Robinson, SrVP&TO
CorpTr: Richard L. Melton, ExecVP&TO
Cust: Walter Brauchle, SrVP&TO
TrOpers: Gary Horsley, SrVP&TO

Huntsville

FIRST NATIONAL BANK
1300 11th St., P.O. Box 659 77340
409/295-5701 Tr$35 Mil
Hd: Shelly Mathis
TrInv: Dave Channell

HUNTSVILLE NATIONAL BANK
77340
409/295-3701 Tr$8 Mil
Hd: Tom S. Keeland, ChmBd
TrOpers: Ginger Allen, TO

Kerrville

CHAS. SCHREINER BANK
P.O. Box 1030 78029
512/896-3111 Tr$120 Mil
Hd,TrInv,Nb: Jim W. Westbrook, SrVP&TO
PersTr,CorpTr,EmplBen: Randle R. Williams,
VP&TO
TrOpers,ComTrF: Wes Dorman, VP&TO
TDP: Rachel Juarez

FIRST NATIONAL BANK OF KERRVILLE
301 Junction Hwy., P.O. Box 1308 78029-1308
512/896-2424 Tr$38 Mil
Hd: Kittredge Werlein, SrVP&TO
PersTr: Lanette Boyan, AsstTO
TrOpers: Mary King

La Grange

THE FIRST NATIONAL BANK
141 W. Colorado St. 78945
409/968-3136 Tr/u$1 Mil
Hd: P. Joe Pritchett, Pres&CEO
PersTr: Virginia Schroeder, VChmBd
TrOpers: Walter Stoever, VP&Csh

Lamesa

THE FIRST NATIONAL BANK OF LAMESA
P.O. Box 341 79331
806/872-8311 Tr$13.5 Mil
Hd: Edward Horton, VP&TO

LAMESA NATIONAL BANK
P.O. Box 301 79331
806/872-5457
Hd: Elwood Freeman, Pres&TO
John J. Hegi, VP&TO
Don J. Burda, VP&TO

Laredo

INTERNATIONAL BANK OF COMMERCE
P.O. Box 1359 78042
512/722-7611 Tr$10 Mil
Hd: Mr. Arnoldo Cisneros, SrVP&TO
PersTr,EmplBen: Eliza V. Gonzalez, AsstVP

LAREDO NATIONAL BANK
P.O. Box 59 78040
512/723-1151 Tr$70 Mil
Hd: A. B. Barrera, SrVP&SrTO

UNION NATIONAL BANK OF TEXAS
P.O. Box 699 78040
512/726-8346
Hd: Jorge Garza, AsstTO

League City

LEAGUE CITY BANK & TRUST
303 E. Main St., P.O. Box 759 77573
713/332-1541 Tr$15 Mil
Hd: Robert S. Lindgren, VP&SrTO
TrOpers: Patricia F. Stevenson, AsstTO
Admin: Dee W. Burnell, AsstTO

50% of the readers of
TRUSTS & ESTATES
select computer and
financial services.

TEXAS (Cont'd)

Levelland

FIRST NATIONAL BANK
P.O. Box 1626 79336
806/894-3101 Tr$17.5 Mil
Hd: Ricky D. Neal, TO

TEXAS AMERICAN BANK/LEVELLAND
P.O. Box 1631 79336
806/894-6111 Tr$11 Mil
Hd: Cindy Alexander, TO

Liberty

FIRST LIBERTY NATIONAL BANK
P.O. Box 10109 77575
409/336-6471 Tr$6.525 Mil
Hd: Charles W. Fisher, Jr., TO

Longview

BANK ONE, TEXAS, N.A.
P.O. Box 2432 75606
214/237-2841
Hd: Rex L. Boyland, SrVP&TO
PersTr,TrOpers: Karen A. Lewis, AsstVP&TO

LONGVIEW BANK & TRUST CO.
P.O. Box 3188 75606
214/236-8238 Tr$63 Mil
Hd: Dale E. Hamilton, SrVP&TO
PersTr: Les Leskoven, VP&TO
EmplBen: Larry Day, VP&TO
TrOpers: Brenda Nelms, TOpO

Lubbock

AMERICAN STATE BANK
P.O. Box 1401 79408
806/763-7061 Tr$52 Mil
Hd,ComTrF: Wade Wilson, SrVP&TO
PersTr: John Reger, VP&TO
TrOpers: Bobbye Hargrove, AsstVP&AsstTO

FIRST NATIONAL BANK-LUBBOCK
P.O. Box 1241 79408
806/765-8861 Tr$227 Mil
Hd: Joe Dale Bryan, SrVP&TO
Est&Tr: Steve Exter, VP&TO
Randy Suddereth, TO
TrInv: Amon Proctor, VP&TrInvO
EmplBen: Pamela Wiese, AsstVP&TO
Wanda Mainbourg, AsstVP&TO
ComTrF,TrOpers: Mark Baum, AsstVP&TOpO

NCNB TEXAS
City Trust Office
P.O. Box 1469 79408
806/766-2744 Tr$180 Mil
CityTrMgr: Walter J. Taylor, SrVP

TEXAS COMMERCE BANK, National Association
P.O. Box 841 79408
806/763-3471 Tr$30 Mil
Hd: Jerrold W. Stevens, SrVP&TO
TrOpers: Sherry Burger, TOpO
Nb: George L. Roberts, VP&TO

Lufkin

FIRST CITY, TEXAS-LUFKIN, N.A.
P.O. Drawer 789 75902-0789
409/632-4411 Tr$100 Mil
Hd,PersTr,TrInv,EmplBen,Nb: Vardaman Johnson, SrVP&SrTO
PersTr: Tommy Rainey, VP&TO
Eloise Placker, TO

NCNB TEXAS
City Trust Office
P.O. Box 410 75901
409/639-2141 Tr$108 Mil

Marshall

BANK ONE, TEXAS, N.A.
101 E. Austin, P.O. Box 968 75670
214/938-7788
Hd: Rex L. Boyland, SrVP&TO
PersTr: T. R. Jackson, VP&TO
TrOpers: Ada Watson, AsstVP&TO

McAllen

FIRST CITY BANK-TEXAS
P.O. Box 1300 78502
512/632-2601 Tr$215 Mil
(Branch of Houston)
Hd: John F. Tierney, ExecVP&SrTO
PersTr: Marijean Terry, AsstVP&TO
TrInv: Jeff Sarff, VP
EstAdm: Mary Lou Henry, VP&TO
Gdnshp: H. Ray Lewis, TO
EmplBen: Linda Ochoa, AsstVP
Tony Rosas
TrOpers: Grace Lopez

TEXAS COMMERCE BANK-McALLEN,NatAssn
P.O. Box 1000 78502
512/682-2401 Tr$94 Mil
Hd: Stafford W. Burroughs, ExecVP&SrTO
PersTr,ComTrF,Nb: Nita Calvert, VP&TO
EmplBen: Cecilia Johnson, VP&TO

McGregor

FIRST NATIONAL BANK
P.O. Box 387 76657
817/840-2836 Tr$2.7 Mil
Hd: Gordon Gardner, Chm&TO
Mike Beard, Pres&TO
Friedrich Matthies, AsstTO
Shirley Hamilton, TO
Betty Pomerenke, AsstTO

Midland

FIRST CITY NATIONAL BANK OF MIDLAND
P.O. Box 10966 79702
915/685-5300 Tr$375 Mil
Hd: Michael Talley, ExecVP&TO
PersTr: Mike Tandy, SrVP&TO
TrInv: Hugh Bradberry, VP&TO
EmplBen: Jene Davis, VP&TO
TrOil&Gas: Will Hall, SrVP
RE: Don Parks, VP&TO

NCNB TEXAS
City Trust Office
P.O. Box 270 79702-0270
915/685-2000 Tr$343 Mil
CityTrMgr: Bill J. Hill, ExecVP
PersTr: Jeff Scribner, VP
CorpTr: Diane Newland, VP
TrInv: Wayne Esslinger, VP
TrOil&Gas: William H. Bolch, VP
TrSurfProp: Karl Armstead, VP

Mount Pleasant

GUARANTY BANK
P.O. Box 1158 75455
214/572-9881 Tr$8.5 Mil
Hd,TrInv: Bill G. Jones, ChmTrCom
PersTr,CorpTr,TrInv,Nb: Brian Jones, AsstTO
EmplBen,TrOpers: Jonice Crane, ExecVP

Muleshoe

MULESHOE STATE BANK
P.O. Drawer 1010 79347
806/272-4561 Tr$1.5 Mil
Hd: Bob Finney, Pres
PersTr: Pat Prater, AsstVP

Nacogdoches

COMMERCIAL NATIONAL BANK
P.O. Box 847 75963
409/569-8251 Tr$15 Mil
Hd: T. E. Choate, VChm
Thos. W. Baker, Chm&SrTO
Jackie Prince, VP&TO
Patty Pierce, AsstTO

FREDONIA STATE BANK
P.O. Box 887 75963-0887
409/564-6191 Tr$1 Mil
Hd: A. L. Mangham, Jr., ChmBd&CEO
Randy Price, VChm
Leon Dorsey, VP

STONE FORT NATIONAL BANK
P.O. Drawer 988 75963-0988
409/564-4624 Tr$3 Mil
Hd: Jimmy L. Boyle, TO

New Braunfels

TEXAS COMMERCE BANK-NEW BRAUNFELS,N.A.
P.O. Box 311388 78131-1388
512/625-7541 Tr$37.4 Mil
Hd: R. Al Leach, SrVP&TO
EmplBen: Dennis Heitkamp, VP&TO

Odessa

DEPOSIT INSURANCE BRIDGE BANK, N.A.
P.O. Box 2632 79760
915/368-8243 Tr$106 Mil
Hd: Toby G. Tripp, ExecVP&TO
PersTr,Nb: Edwin J. Stuart, VP&TO
ComTrF,TrOpers: Dean Combs, AsstVP&TO
EmplBen: David Head, TO
Admin: Florence Blevins, AsstVP&TO

FIRST STATE BANK OF ODESSA, N.A.
1330 E. 8th St., P.O. Box 634 79760
915/332-0141 Tr$26 Mil
Hd,PersTr,TrInv,Nb: Douglas Moore, VP&TO
EmplBen: Linda Holland
TrOpers: Barbara Norris

NCNB TEXAS
City Trust Office
P.O. Box 4798 79760
915/335-7200 Tr$70 Mil
CityTrMgr: Carolyn Stockton, VP

TEXAS COMMERCE BANK
P.O. Box 4797 79760
915/337-5261 Tr$200 Mil
Hd: LaDoyce Lambert, ExecVP
PersTr: Bryan Haldeman, VP&TO
EmplBen: Connie Jones, AsstVP&TO
TrOpers: Jean Dwyer, VP&TO

Orange

ORANGEBANK
P.O. Box 969 77630
409/886-7424 Tr$.895 Mil
Hd: S. O. Stoffer, VP&TO

Palestine

EAST TEXAS NATIONAL BANK
P.O. Drawer 770 75801
214/729-6043 Tr$22 Mil
Hd: Rod Hailey, SrVP&TO
PersTr: Glenda Easley, AsstVP&TO
EmplBen: Susan Millichamp, VP&TO
TrOpers: Lori Chase
Nb: Robert Harrell
TDP: Anita King

ROYALL NATIONAL BANK
P.O. Box 318 75801
214/729-6944 Tr$1.256 Mil
Hd: Mrs. Nevard Coleman, TO

Pecos

SECURITY STATE BANK
P.O. Box 2037 79772
915/445-9000
Joe E. McDowell, TO

Perryton

FIRST NATIONAL BANK
P.O. Box 929 79070
806/435-3676
(Branch in Booker)
Hd: Bruce E. Julian, SrVP&SrTO

Plainview

FIRST NATIONAL BANK
P.O. Box 580 79073-0580
806/293-5381 Tr$15 Mil
Hd: David Wilder

HALE COUNTY STATE BANK
P.O. Box 970 79073-0970
806/293-3635 Tr$17.6 Mil
Hd: Alice Doyle, VP&TO

Port Arthur

FIRST INTERSTATE BANK OF TEXAS, N.A.
Port Arthur Office
P.O. Box 400 77641
409/985-8851 Tr$30 Mil
Hd: Richard S. Cardner, SrVP&SrTO
PersTr: John Hilficker, SrVP&TO
TrOpers: Linda Stevenson, AsstTO

SABINE BANK
P.O. Box 3317 77643
409/982-5741 Tr$4 Mil
Hd,TrInv,Nb: David Parsley, Pres,CEO&TO
PersTr,CorpTr,EmplBen,TrOpers: Virginia Reece, AsstTO

Port Lavaca

FIRST NATIONAL BANK IN PORT LAVACA
P.O. Box 7 77979
512/552-6726 Tr$1.6 Mil
Hd: W. H. Bauer, Jr., Pres&TO
E. W. Wilson, VP&TO

FIRST STATE BANK & TRUST CO.
P.O. Box 228 77979
512/552-9771 Tr$12 Mil
Hd: C. Dee Harkey, VP&TO

Ralls

SECURITY STATE BANK & TRUST CO.
P.O. Drawer AA 79357
806/253-2511 Tr$5 Mil
Hd: Gene McLaughlin, Pres
TrOpers: Brenda Beshirs

Rockwall

COMMUNITY BANK
P.O. Box 729 75087
214/771-5353 Tr/u$1 Mil
Pat Lovell, TO

San Angelo

CENTRAL NATIONAL BANK
P.O. Box 2088 76902
915/655-0561 Tr$200 Mil
Hd: Don Parker, ExecVP-Fin
PersTr: William F. Collins, VP&SrTO
Bettye Morrow, VP&TO
Mack Richie, VP&TO
Doughty McDonald, AsstTO
Nancy Gonterman, AsstTO
EmplBen: Rhea Cooke, VP&TO
TrOpers: Marcia Johnson, VP&TO

FIRST CITY, TEXAS-SAN ANGELO, N.A.
P.O. Box 4031 76902
915/655-2080
Hd: Ricky L. Sharp, SrVP&TO
Pat Hines, TO

TEXAS COMMERCE BANK, SAN ANGELO
P.O. Box 5291 76902
915/653-1491 Tr$125 Mil
Hd: Spencer Kissell, SrVP&TO
TrOpers: Betty Galyon, VP&TO
TrAdmin,EmplBen: David Soultz, AsstVP&TO

TEXAS STATE BANK
P.O. Box 3186 76902
915/949-3721 Tr$15.2 Mil
Hd: Don Felty, TO

San Antonio

BROADWAY NATIONAL BANK
P.O. Box 17001 78286
512/824-0444 Tr$45.9 Mil
Hd,PersTr: Royal W. King, Jr., SrVP
PersTr,TrOpers,TDP: Susan M. Hinger, VP

FIRST CITY, TEXAS-SAN ANTONIO
P.O. Box 18100 78286-2100
512/655-3311 Tr$20 Mil
Hd: Dan Morris Remick, SrVP&TrMgr
PersTr: Kris Walsh, AsstVP&TO

FROST NATIONAL BANK
P.O. Box 1600 78296
512/220-4363 Tr/o$1 Bil
Hd: Richard Kardys, ExecVP
PersTr: David Finger, SrVP
TrInv: Vernon D. Torgerson, Jr., SrVP
CorpTr,EmplBen: Michael A. Noble, SrVP
TrOpers: Anita Hughes, SrVP
Nb: Andy Behrends, SrVP
Tax: C. LaMar Gemberling, SrVP

GROOS NATIONAL BANK
P.O. Box 1330 78295
512/223-6115 Tr$110 Mil
Hd,TrInv: John M. Heard, SrVP
PersTr: Stanley J. Frank, VP
CorpTr,TrOpers,TDP: Janet Matejek, AsstTO
ComTrF: Denise M. Brown, InvAsst
EmplBen: D. A. (Tony) Brantley, TO

MTRUST CORP, N.A.
(San Antonio Location)
P.O. Box 900 78293
512/271-8632 Tr$242 Mil
Hd: Fred C. Groos, Jr., ExecVP
TrInv: Robert Gray, VP
PersTr: Willis N. Terry, 1stVP
EmplBen: Tim Sinks, VP
Nb: Martha Steves, AsstVP(PersTr)

NBC BANK - SAN ANTONIO, N.A.
P.O. Box 121 78291
512/225-2511 Tr$702 Mil
Hd: John M. Johnston, ExecVP&ExecTO
EstAdmin,Pers&Fam: Robert W. Carlson, SrVP&SrTO
CorpTr: Anthony J. Shedrack, VP&TO
TrInv: Vincent W. Green, VP&TrInvO
RE,Oil,Gas&Min: Gene L. Dunbar, VP&SrTO
EmplBen: Mark Freeman, VP&SrTO
TrOpers: Lyndon N. Heimer, VP&TO
Nb: William F. Goodman, VP&TO
Compliance: H. Neal Shuman, TrContl&ComplO

NCNB TEXAS
City Trust Office
P.O. Box 300 78291
512/270-5381 Tr$617 Mil
CityTrMgr: Blaine R. Hall, Jr., VP
CorpTrAdmin: Jerry D. Edinger, VP
EmplBenAdmin: Barbara J. Schroeder, AsstVP
TrInv: Michael A. Zwartjes, VP

NCNB TEXAS
(Ft. Sam Houston Office)
P.O. Box 8000 78286
512/223-2981
PersTrAdmin: M. Dewey Bain, AsstVP

San Benito

THE SAN BENITO BANK & TRUST CO.
P.O. Drawer 1911 78586
512/399-1326 Tr$11 Mil
L. Nathan Winters, Pres&TO
E. L. Taubert, Jr., ExecVP&TO
Lupita R. Aguilar, AsstVP&TO

San Marcos

STATE BANK & TRUST CO.
P.O. Box 649 78667
512/396-4411 Tr$2.7 Mil
Hd: Clovis R. Barker, TO

Seymour

THE FIRST NATIONAL BANK
201 N. Washington St. 76380
Tr/u$1 Mil
Hd: Gene D. Adams, Pres&TO
Kathrine Moore, AsstCsh&AsstTO

Sherman

GRAYSON COUNTY STATE BANK
P.O. Box 430 75090
214/892-2181 Tr$3 Mil
Hd: Jerry L. Talley, CEO,Pres&TO

MTRUST CORP N.A.-SHERMAN
P.O. Box 280 75091
214/893-5111 Tr$150 Mil
Hd: Philip McKinzie, ExecVP
TrInv,PersTr,ComTrF: W. Clayton Fulton, VP
TrOpers: Monty M. Curry, VP&TO
EstAdmin: Diann McMahan, VP
EmplBen: Jann Henderson, VP
TDP: Betty J. Wright, TO

Silsbee

SILSBEE STATE BANK
P.O. Box 487 77656
409/385-0505
Carol Jordan, VP&TO

Spearman

FIRST STATE BANK
P.O. Box 247 79081
806/659-5565
Hd: Verna L. Shirley, VP&TO

Stephenville

STEPHENVILLE BANK & TRUST CO.
P.O. Box 998 76401
817/965-5036 Tr$12 Mil
Hd: Bonnie Allen Fowler, VP&TO
TrOpers: Beth Pogue, AsstTO

Sweetwater

FIRST NATIONAL BANK
P.O. Box 660 79556
915/235-8631 Tr$28 Mil
Hd: Don Allen, SrVP&TO

Temple

FIRST NATIONAL BANK
P.O. Box 6101 76503
817/773-2115 Tr$47 Mil
Hd: William J. Stokes, SrVP&TO
Jean Garner, TO

NCNB TEXAS
City Trust Office
100 W. Adams Ave. 76501
817/778-4421 Tr/o$38 Mil
CityTrMgr: A. David Uechi, SrVP

Terrell

THE AMERICAN NATIONAL BANK
P.O. Box 40 75160
214/563-2611 Tr$31 Mil
Hd,TrInv,Nb,PersTrAdm: John Davison, TO
EmplBen,Est: Elizabeth Mirick, VP&TO
TrOpers: Beverly Hendrickson, TrAdmO

77% of the readers of
TRUSTS & ESTATES
select estate appraisers or auctioneers.

TEXAS (Cont'd)

Texarkana

STATE FIRST NATIONAL BANK
State Line Plaza, P.O. Box 8000 75502
501/773-4541 Tr$76 Mil
Hd,PersTr,Nb: Gregory S. Torrance, SrVP&TO
CorpTr,TrInv,EmplBen: James Pat Bell, VP&TO
TrOpers: Brenda S. Engster, TO
ComTrF: Betty Anthony, AsstTO
CorpTr: Diane Youngblood, AsstTO
EmplBen: Al Melde, AsstTO

TEXARKANA NATIONAL BANK
P.O. Box 451 75504
214/792-7166 Tr$200 Mil
Hd,PersTr,ComTrF,TrInv: Basil S. Hoog, Jr., SrVP&TO
EmplBen: Thomas E. Jones, Jr., VP&TO
TrOpers: Jean Head, AsstVP&TOpO

Tulia

FIRST NATIONAL BANK
P.O. Box 47 79088
806/995-3575 Tr$20 Mil
Hd: Pascal J. Hosch, ExecVP&TO
TrOpers: Bettye Stout, AsstVP&TO

FIRST STATE BANK
P.O. Box 28 7906
806/995-4151 Tr$1 Mil
Hd,TrInv: Howard Reynolds, Pres&TO
PersTr,TrOpers,Nb,TDP: Rhonda Rogers, AsstCsh&AsstTO

Tyler

FIRST CITY, TEXAS-TYLER, N.A.
P.O. Box 2020 75710
214/595-1941 Tr$200 Mil
Hd: John H. Barr, ExecVP&TO
PersTr,Est: Charles M. Prather, SrVP&TO
TrOpers: Buck D. Cain, SrVP&TO
TrInv: Stephen J. King, VP&TO
EmplBen: Jeff Cheavens, TO
Oil,Gas: M. Scarborough, Jr., VP&TO

NCNB TEXAS
City Trust Office
P.O. Box 2001 75710
214/535-5660 Tr$342 Mil
CityTrMgr: John Rogers, SrVP&TO
EmplBen: Bonnie Byars, SrVP
TrOpers: Alvin Jones, VP

SECURED TRUST CORPORATION
122 W. Fourth St. 75701
Tr$42 Mil
Kenneth E. Goates, Pres
EmplBen: W. Hank Baker, VP

SOUTHSIDE STATE BANK
P.O. Box 8444 75711
214/531-7111 Tr$15.3 Mil
Hd: Sam Dawson, SrVP&TO
EmplBen: Marjoree Glover, VP

Uvalde

FIRST STATE BANK OF UVALDE
P.O. Box 1908 78802
512/278-6231 Tr$18 Mil
Charles E. Reed, SrVP&TO
L. Melvin Crouch, SrVP&TO

Vernon

WAGGONER NATIONAL BANK
P.O. Box 2271 76384
817/552-2511 Tr$40 Mil
Hd: Robert A. Lightfoot, Jr., SrVP&SrTO
Mrs. Lou Ingle, SrVP&TO
Stephen Brantley, AsstVP&AsstTO

Victoria

FIRST VICTORIA NATIONAL BANK
P.O. Box 1338 77902
512/573-6321 Tr$195 Mil
Hd: Elvin Koehn, SrVP&TO
PersTr: Robert Halepeska, VP&TO
Inv: George Bruns, VP&TO
EmplBen: Cindy Brown
TrOpers: Garry Petras

VICTORIA BANK & TRUST CO.
120 Main Place 77902
512/573-5151 Tr$480 Mil
Hd: Dan S. Webster, SrVF&ExecTO
PersTr: George F. Stanley, SrVP&TO
CorpTr,TrOpers: Cathy Wheeler, TO
TrInv: French S. Tarkington, SrVP&TO
EmplBen: Larry G. Justiss, SrVP&TO
PropMgt: James S. Kiening, VP&TO

Waco

MTRUST CORP, N.A.
(Waco Location)
P.O. Box 2626 76702-2626
817/754-5431 Tr$145 Mil
Hd: John E. Dagley, ExecVP
PersTr: Stephen W. Herbert, SrVP
TrInv: W. Stephan Meacham, AsstVP
EmplBen: Johnny G. Giotes, VP
TrOpers: Sybil Armstrong, VP
Nb: Bonnie Miller, AsstVP

NCNB TEXAS
City Trust Office
P.O. Box 2600 76702
817/750-6000 Tr$225 Mil
CityTrMgr: Donald R. Howe, SrVP

TEXAS NATIONAL BANK OF WACO
P.O. Box 2299 76703
817/756-2151 Tr$205 Mil
Hd: Richard L. W. Henry, SrVP&TO
PersTr: Kelly Young, TO
EmplBen: Bruce A. Fox, VP&TO
TrOpers: Betty L. Swaner

UNITED BANK OF WACO
P.O. Box 7554 76714-7554
817/776-9500
Hd: Smith Thomasson, Pres&TO
TrOpers: Rome Walker, TO

Weatherford

FIRST NATIONAL BANK
P.O. Box 730 76086
817/594-7481 Tr/u$1 Mil
Hd: William E. Hurley, ChmBd&TO

Webster

BAY AREA BANK & TRUST
218 Nasa Blvd. 77598
713/332-5521 Tr$13 Mil
Hd: Robert S. Lindgren, VP&SrTO
TrOpersAdm: Patricia F. Stevenson, AsstTO

Wichita Falls

MTRUST CORP, N.A.
(Wichita Falls Location)
P.O. Box 540 76307
817/761-6652 Tr$188 Mil
Hd: David I. Ramsey, SrVP
PersTr: Jerry Schnedorf, 1stVP
TrInv: Judy Darnell, TO
Nb: Michael Uriniak, Jr., AsstVP
EmplBen: David Ramsey, SrVP
RE&Min: Richard Rippy, VP

NCNB TEXAS
P.O. Box 60 76307
817/723-2771 Tr$179 Mil
CityTrMgr: Stephen R. Lindemood, SrVP

UTAH

Ogden

BANK OF UTAH
2605 Washington Blvd., P.O. Box 231 84402
801/621-8512 Tr$19 Mil
Hd: Richard J. Carroll, TO
TrOpers: Carol A. Thomas, AsstTO

FIRST SECURITY BANK OF UTAH, N.A.
Personal Trust Office-Ogden
P.O. Box 9936 84409
801/626-9537
(Branch of Salt Lake City)
Mgr: O. Rex Child, VP&TO

KEY BANK OF UTAH
P.O. Box 9160 84409
801/625-4600
(Branch of Salt Lake)
Hd,PersTr,Nb: Gary Peterson, VP&TO
Stan Norton, TO

Provo

CENTRAL BANK & TRUST CO.
75 N. University Ave. 84603
801/375-1000 Tr$15 Mil
Hd: David W. Macbeth, VP&TO
EmplBen: Daniel H. Waters, AsstTO

FIRST SECURITY BANK OF UTAH, N.A.
Personal Trust Office-Provo
P.O. Box 1218 84603
801/350-2178
(Branch of Salt Lake City)
Mgr: Jeffrey Kahn, VP&TO

Salt Lake City

DESERET TRUST CO.
P.O. Box 11558 84147
801/363-2991
Hd: Harvey S. Glade, Pres
PersTr: L. Conrad Bryner
TrInv: John L. Hunter
ComTrF: E. Bruce Haws
TrOpers: Kent L. Martineau

FIRST INTERSTATE BANK OF UTAH, N.A.
180 S. Main St., P.O. Box 30169 84142
801/350-7130 Tr$541 Mil
Hd: George L. Moosman, ExecVP&SrTO
PersTr: Lois Owen, VP&TO
CorpTr: Mitchell J. Walkington, CorpTrMgr
TrInv: Richard G. Horne, VP&SrIO
EmplBen: Rod R. Cushing, VP
TrOpers: Debbie Frost, TOpMgr
Nb: Craig D. Swenson, VP

FIRST SECURITY BANK OF UTAH, N.A.
Trust Group-Salt Lake City
P.O. Box 30007 84130
801/350-5361 Tr$1.391 Bil
(Branches in Ogden & Provo)
TrGpMgr: Robert A. Hatch, ExecVP
BusTrDiv: Patricia A. Richards, SrVP
PersTrDiv: R. James Steenblik, SrVP
TrSupSvcs: Thomas S. Avedovech, VP
CorpTr: Randy Marchant, VP
EmplBenTr: Gregory D. Burnett, VP
CharitTr&Foun: W. John Lamborn, VP
Nb: David D. Halladay, PersTrNbMgr
Randy Darrohn, EBO
Dorian L. Shaw, CTO
TrTxSect: C. Gene Maxwell, AsstVP&TxO
InvMgr: H. James Darcey
PvtBnkg: Jeff Thompson, VP

HOLLADAY BANK & TRUST
2020 E. 4800 South 84117
801/272-4275 Tr/u$1 Mil
Hd: Ronald N. Spratling, Jr., Pres

KEY BANK OF UTAH
50 S. Main St. 84144-0452
801/535-1000 Tr$200 Mil
(Branch in Ogden)
Hd,EmplBen: Mark W. Mitchell, VP&SrTO
PersTr,TrInv,ComTrF,EmplBen: Wm. Wallace Leatham, VP&TO
Nb: Gil Wilburn, VP

VALLEY BANK & TRUST CO.
80 W. Broadway, Ste. 210 84101
801/481-5394 Tr$150 Mil
Hd: Rex G. Wheeler, VP
TrOpers: Duff Greenwell, AsstVP&TO
TrInv: Mark Feinauer, AsstVP&TO
PersTr: David M. Bennett, VP&SrTO
Mike Hairston, AsstVP&TO
EmplBen: Lynda Riffle, CPA,AsstVP&TO
Nb: Gayle Taylor, SrVP&TO

WESTONE TRUST COMPANY
107 S. Main St., Ste. 303 84111
801/534-6085 Tr$750 Mil
Donn A. Miller, Pres
Mgr: Frank C. King, SrVP
PersTr: Bert Elg, VP
PrTrBnk: Glen Groo, VP
TrInv: Bruce Mohr, VP
TrOpers: Lisa O'Leary, Mgr
EmplBen: Mark Heatley, VP
CorpTr: Kim Galbraith, AsstVP

ZIONS FIRST NATIONAL BANK
1 Main St. 84110
801/524-4806 Tr$360 Mil
Hd: Peter K. Ellison, ExecVP&SrTO
PersTr: David R. LeFevre, VP&TO
CorpTr: Gerald L. Houskeeper, VP&TO
TrInv: J. Chad Hamilton, SrVP&TO
EmplBen: Theo K. Dunham, VP&TO
TrOpers: David Van Wagoner, TO
Nb: Sterling E. Sumner, VP&TO

VERMONT

Barre

FIRST VERMONT BANK & TRUST CO.
47 N. Main St. 05641
802/476-4135
(Branch of Brattleboro)
Gerrit R. Klop, TO

GRANITE SAVINGS BANK & TRUST CO.
36 N. Main St. 05641
802/479-3313 Tr$6.2 Mil
Hd: George D. Milne, Pres
PersTr,CorpTr,TrOpers: Margaret E. Richey, TO

Bellows Falls

BELLOWS FALLS TRUST CO.
P.O. Box 399 05101
802/463-4524 Tr$111 Mil
Hd,PersTr,CorpTr,TrInv,Nb: Joyce H. Miller, VP&SrTO
TrOpers,TDP: Beverly S. Dunbar, TO
Mary B. O'Brien
Wendell A. Harty

Bennington

CHITTENDEN TRUST CO.
401 Main St. 05201
802/442-6396
(Branch of Burlington)
Hd: L. B. Smith, VP&TO
PersTr: D. W. Hart, TO

FIRST VERMONT BANK & TRUST CO.
500 Main St. 05201
802/447-7533
(Branch of Brattleboro)
PersTr: Philip G. Spillman, TO
Robert A. Knowles, Jr., TO

48% of the readers of
TRUSTS & ESTATES
select investment research services.

Brattleboro

FIRST VERMONT BANK & TRUST CO.
P.O. Box 823 05301
802/254-8711 Tr$350 Mil
(Branches in Barre, Bennington & Rutland)
Hd,Nb: D. Rodman Thomas, SrVP&SrTO
PersTr: Joseph F. Cook, TO
Joji Robertson, TrAdmO
TrInv: Peter Sherlock, VP&TrInvO
Brett C. Peltzer, TrInvO
EmplBen: Kyle R. Fisher, VP&EBO
Susan J. Klein, EBO
TrOpers: Veronica A. Wheelock, AsstVP

VERMONT NATIONAL BANK
100 Main St. 05301
802/257-7151 Tr$300 Mil
(Branches in Burlington, Montpelier, Rutland & Woodstock)
Hd: John R. Davidson, SrVP&TO
PersTr,Nb: Russell W. Ellis, VP&TO
James T. Strouse, VP&TO
Jane B. Waysville, AsstVP&TO
Barbara K. Hudson, AsstTO
TrInv,ComTrF: John H. Abel, VP&TO
Stephen T. Singiser, VP&TO
EmplBen: Bruce V. Allbee, VP&TO
TrOpers: Sydney Kingsbury, TO
Nb: Hollis P. Carlisle, TO

Burlington

BANK OF VERMONT TRUST & INVESTMENT GROUP INC.
P.O. Box 949 05402
802/658-1810 Tr$45.190 Mil
Hd,Nb: William R. Heaslip, Pres
Molly Dillon, TO
PersTr,CorpTr: John M. Geise
TrOpers: Debra M. Ladd

CHITTENDEN TRUST CO.
P.O. Box 820 05402
802/865-1326 Tr$353 Mil
(Branch in Bennington)
Hd: William R. Heaslip, ExecVP
PersTr: L. J. Beaulieu, SrVP
CorpTr: S. R. Shaver
TrInv: A. J. Kraus, VP
EmplBen: D. E. Prince, VP
TrOpers: M. E. Gauding, TOO
Nb: J. C. Williams, BDO

FRANKLIN LAMOILLE BANK
100 Financial Plaza, P.O. Box 1530 05402
802/860-5000
(Branch of St. Albans)
Richard C. Holland, VP&TO

THE HOWARD BANK, N.A.
111 Main St., P.O. Box 409 05401
802/658-1010 Tr$296 Mil
(Branch in Woodstock)
Hd: Frank E. Caynar, SrVP&SrTO
PersTr: Julie M. P. Minor, TO
TrInv,ComTrF: William S. Wolff, SrVP
CorpTr: Kathy Brisson, AsstTO
EmplBen: Penny Tabor, AsstTO
TrOpers: Lynda Emch, TOpO
Nb: Willard R. Nalchajian, VP
Est: Robert G. Nace, VP

THE MERCHANTS TRUST CO.
164 Church St., P.O. Box 1009 05402
802/658-3408 Tr$95 Mil
(Branch in North Bennington)
Hd: Susan J. Moses, Pres&TO
PersTr: Carol J. Philbin
James D. Miller, AsstTO
Charles C. Claudio, AsstTO
Philip Stanley, TrInvO
TrOpers: John H. Savage, TOpO
Nb: Charles E. Gear, VP&TO

VERMONT NATIONAL BANK
150 Bank St. 05401
802/863-8900
(Branch of Brattleboro)
PersTr,Nb: James T. Strouse, VP&TO

Derby

COMMUNITY NATIONAL BANK
P.O. Box 259 05829
802/334-7915
Hd: Richard C. White, Pres&TO

Lyndonville

LYNDONVILLE SAVINGS BANK & TRUST CO.
P.O. Box 125 05851
802/626-8121 Tr$11.1 Mil
Hd: Jane M. Soulia, AsstTreas&TO
Nb: DuBois S. Thompson, Jr., ExecVP

Manchester Center

FACTORY POINT NATIONAL BANK
05255
802/362-2424 Tr$46 Mil
Hd: Townes M. Harris, Jr., VP&SrTO
Accts,Taxes,EmplBen: Roy S. Foltan, TO
TrOpers: Barbara J. Whitman, AdminAsst
InvAn: Russell A. Cook, Conslt

★Montpelier

VERMONT NATIONAL BANK
P.O. Box 399 05602
802/223-6311
(Branch of Brattleboro)
Hd: James T. Strouse, VP&TO
TrOpers: Mrs. Barbara K. Hudson, AsstTO

Morrisville

FRANKLIN LAMOILLE BANK
P.O. Box 295 05661
802/888-7955
(Branch of St. Albans)
Nancy C. Putnam, VP&TO

THE UNION BANK
P.O. Box 667 05661
802/888-4925
Hd: Francis Welch, AsstTreas&TO

North Bennington

THE MERCHANTS TRUST CO.
P.O. Box 308 05257
802/447-7545
(Branch of Burlington)
Hd: William J. Sylvester, VP&TO

Proctor

PROCTOR BANK
49 Main St. 05765
802/775-2525 Tr$212 Mil
(Branches in Rutland & Woodstock)
Hd: Evan C. Archer, Jr., ExecVP&SrTO
PersTr: Steve Funk, VP
TrInv: David R. Frenette, VP&SrTrInvO
EmplBen: Marie La France
TrOpers: Janene Isolda
Nb: Peter W. Arnold, SrVP

Rutland

FIRST VERMONT BANK & TRUST CO.
89 Merchants Row 05701
802/773-3321
(Branch of Brattleboro)
PersTr: Mark T. Williams, TO
Tax: Hurley R. Cavacas, Jr., TrTxO

PROCTOR BANK
80 West St. 05701
802/775-2525
(Branch of Proctor)
Nan Lambert

VERMONT NATIONAL BANK
P.O. Box 831 05701
802/775-8500
(Branch of Brattleboro)
Hd: Stephen T. Singiser, VP&TO

VERMONT (Cont'd)

St. Albans

FRANKLIN-LAMOILLE BANK
N. Main St., P.O. Box 192 05478
802/524-5901 Tr$114 Mil
(Branches in Burlington & Morrisville)
Hd: Harold R. Hebert, SrVP&TO
TrOpers: Elizabeth F. Jean

PEOPLES TRUST CO.
25 Kingman St.
P.O. Box 320 05478
802/524-2196 Tr$3 Mil
Hd: Neil H. Raymond, ExecVP&TO

St. Johnsbury

CITIZENS SAVINGS BANK & TRUST CO.
P.O. Box 219 05819
802/748-3131 Tr$7 Mil
Hd: Jerry S. Rowe, Pres
Linda C. Drinkwater, TO

Woodstock

THE HOWARD BANK, N.A.
21 Elm St. 05091
802/658-1010
(Branch of Burlington)
Kemp Stickney, TO

PROCTOR BANK
24 Elm St. 05091
802/457-3535
(Branch of Proctor)
James Pierce, TrRep
Nb: Stevan M. Geiger, Sr.

VERMONT NATIONAL BANK
2 The Green 05091
802/457-2660
(Branch of Brattleboro)
Hd: Russell W. Ellis, VP

VIRGIN ISLANDS

Christiansted, St. Croix

VIRGIN ISLANDS TITLE & TRUST CO.
46 King St. (T&T) 00820-4984
809/773-0570
Hd: JaNice D. Holmes, TO

VIRGINIA

Abingdon

CENTRAL FIDELITY BANK
P.O. 1417 24210
703/628-9194 Tr$30 Mil
Hd: Barry E. Whitaker, VP&TO
TrOpers: Steve Vance
Dixie Davis

FIRST VIRGINIA BANK-DAMASCUS
P.O. Box 1038 24210
703/628-9154
(Branch of Damascus)
Clyde T. Combs, TO

Alexandria

BURKE & HERBERT BANK & TRUST CO.
P.O. Box 268 22313
703/549-6600 Tr$59 Mil
Hd: John W. Hudson, VP&TO
Harvey S. Speck, AsstTO
TrOpers: Judith A. Cagnon, AsstVP&TO

CRESTAR BANK/ALEXANDRIA
515 King St. 22042
703/838-3423 Tr$6.5 Bil
(Branch of Richmond)
PersTrAdm: Beverly A. Anderson, AsstVP
PersTr,Nb: Molly E. Leuchtner, AsstVP

FIRST AMERICAN BANK OF VIRGINIA
330 N. Washington St. 22314
703/739-3421
(Branch of McLean)
William R. Loichot, VP
Pamela L. Austin, VP

Altavista

FIRST NATIONAL BANK
P.O. Box 29 24517
804/369-4734 Tr/u$1 Mil
Hd: Robert H. Gilliam, Jr., Pres

Arlington

FIRST AMERICAN BANK OF VIRGINIA
1515 N. Court House Rd. 22201
703/284-6328
(Branch of McLean)
Herbert Parker, VP
Jorge del Campo, TO

Bassett/Martinsville

DOMINION TRUST COMPANY
231 E. Church St. 24112
703/632-6130
(Branch of Roanoke)
Hd: Robert M. Brown, Jr., VP&RegMgr

Berryville

BANK OF CLARKE COUNTY
P.O. Box 391 22611
703/955-2510
Hd: Jean C. Hinson, VP&TO

Blacksburg

NATIONAL BANK OF BLACKSBURG
100 S. Main St. 24060
703/552-2011 Tr$25 Mil
Hd: T. M. Murphy, TO
TrOpers: C. T. Lovern
Nb: L. J. McKinster

Bluefield

DOMINION BANK, N.A.
P.O. Box 605 24605
703/322-4611
Hd: Glen Stirewalt, SrVP&CEO
Richard I. Cooley, SrVP

Bowling Green

UNION BANK & TRUST
P.O. Box 446 22427
804/633-5031 Tr$1 Mil
Walton Mahon, TO

Charlottesville

CENTRAL FIDELITY BANK
200 E. Main St., P.O. Box 138 22902
804/979-2200 Tr$95 Mil
(Branch in Culpepper)
RegFinSvcsGpMgr: Lawrence W. Hope, VP
Admin: Richard Roberts, VP&TO
Mildred H. Sandridge, AsstVP&TO
Nancy F. Sullivan, AsstVP&TO

CRESTAR BANK/CHARLOTTESVILLE
Park & High Sts., P.O. Box 6088 22906
804/979-6091 Tr$6.5 Bil
(Branch of Richmond)
PersTr,Nb: David N. Bowman, VP

FIRST VIRGINIA BANK-CENTRAL
P.O. Box 7466 22906
804/978-3000
John D. Dutton, Jr., VP&TO

JEFFERSON NATIONAL BANK
P.O. Box 711 22902
804/972-1100
(Branch of Richmond)
Edwin E. Gatewood, SrVP&RegMgr
Benjamin S. Bates, Jr., VP&TrInvO
A. Ward Sims, VP&TO
Donald J. Hoelting, AsstVP&TrInvO
Ted M. Kattman, TO
Hugh M. Leavell, TO
Robert C. McKeen, TO
Susan W. Blankenbaker, EBA
Laurence J. Burke, AsstTO
Giles C. Cook, NbConslt
CorpTr: David McNish, AsstTO

SOVRAN BANK, N.A.
300 E. Main St. 22902
804/977-2211
(Branch of Richmond; Skyline Reg. Tr. Dept., Main Office: Charlottesville)
RegHd: John T. Bazzarre, SrVP
Nb: S. L. Frizzell, VP

Chesapeake

JEFFERSON NATIONAL BANK
P.O. Box 1848 23320
804/547-7439
(Branch of Richmond)
Gary R. Shook, VP&RegTO

Christiansburg

CENTRAL FIDELITY BANK, CHRISTIANSBURG
P.O. Box 1[illegible] 24073
703/381-1241 Tr$15 Mil
Mrs. Juanita Ellett, TO

Clifton Forge

CRESTAR BANK
P.O. Box 620 24422
703/862-4264 Tr$2 Mil
Hd: James C. Drewry, ExecVP,Csh&TO
Mary C. Paxton, AsstVP&TO
Mary W. Surface, AsstVP&AsstTO

FIRST NATIONAL BANK
P.O. Box 633 24422
703/862-4251 Tr$1 Mil
Hd: Barbara G. Keller, AsstVP&TO

Covington

FIRST VIRGINIA BANK-HIGHLANDS
P.O. Box 671 24426
703/962-6131 Tr$2 Mil
Hd: William Sanders, TO

Culpeper

CENTRAL FIDELITY BANK
151 N. Main St., P.O. Box 271 22701
703/829-2200
(Branch of Charlottesville)
RegFinSvcsGpMgr: Lawrence W. Hope, VP

SECOND NATIONAL BANK
P.O. Box 71 22701
703/825-4800 Tr$23 Mil
Hd: W. Douglas Kyle, Jr., Pres&TO
J. Barry Kite, TO

Damascus

FIRST VIRGINIA BANK-DAMASCUS
P.O. Box 368 24236
703/475-3112 Tr/u$1 Mil
(Branches in Abingdon & Meadowview)
Hd: Clyde T. Combs, Pres

Danville

AMERICAN NATIONAL BANK & TRUST CO.
P.O. Box 191 24543
804/792-5111 Tr$88 Mil
Hd: E. Budge Kent, Jr., SrVP&TO
ComT:F: John B. Hall, Jr., TO
TrOpers: Linda P. Rhue, AsstTO

FIRST STATE BANK
P.O. Box 640 24543
804/793-4611 Tr/u$1 Mil
Hd: Sylvester L. Jennings, Pres
Larry S. Patterson, Csh

SOVRAN BANK, N.A.
341 Main St., P.O. Box 401 24541
804/788-3493
(Branch of Richmond; Western Reg. Tr. Dept., Main Office: Roanoke)
Hd: Bobby N. Wiles, FVP

Falls Church

CRESTAR BANK/FALLS CHURCH
3110 Fair View Park Dr., Ste. 1100 22042
703/641-5000 Tr$6.5 Bil
(Branch of Richmond, VA)
PersTr,Hd: Larry O. Holland, SrVP
PersTr,Adm: Bryan B. Wright, Jr., VP
PersTr,Nb: Lynn M. Gallagher, AsstVP
EmplBen,Nb: Margaret M. Clay, VP

FIRST VIRGINIA BANK
Trust Dept.
6400 Arlington Blvd. 22042
703/241-4611
(Branches in Fredericksburg & Harrisonburg/Bridgewater)
Hd: A. Paul Lanzillotta, ExecVP-TrSvcs
DeputyHd,Nb: Bruce E. Tria, SrVP&TO
PersTr: Charles J. Connor, Jr., VP&SrTO
TrInv,ComTrF: Mary E. Irvin, VP
EmplBen: Linda P. Golden, VP
TrOpers: Patricia A. Dalton, VP
EstAdmin: Logan B. Sturgeon, VP&TO

Farmville

FIRST VIRGINIA BANK SOUTHSIDE
P.O. Box 467 23901
804/392-3126 Tr$17 Mil
Hd: W. G. Whitter, AsstVP&TO
TrOpers: Thelma D. Llewellyn

Fredericksburg

FIRST VIRGINIA BANK
1001 Princess Anne St. 22401
703/373-3112
(Branch of Falls Church)
Michael J. Gannon, VP&TO
A. Thomas Embrey, III, TO

THE NATIONAL BANK OF FREDERICKSBURG
2403 Fall Hill Ave. 22401
703/899-3248 Tr$45 Mil
Hd: Kenneth T. Whitescarver, III, VP&TO

Front Royal

FARMERS & MERCHANTS NATIONAL BANK
102 E. Main St. 22630
703/635-3134
(Branch of Winchester)
T. Livingston Rodgers, VP

Grundy

DOMINION BANK
P.O. Box 709 24614
703/935-8151 Tr$1 Mil
Hd: Eugene Hearl, RegExecO

Hampton

OLD POINT NATIONAL BANK OF PHOEBUS
P.O. Box 3392 23663
804/722-7451 Tr$110 Mil
Hd: W. Rodney Rosser, SrVP&TO
PersTr: Jacqueline B. Stearn, VP&TO
EmplBen: Stephen T. Melochick, TO
TrOpers: C. Kay Haraway, TOpO
TrInv: Robert R. Tripp, VP&IO
Nb: Karen A. Compton, TO

Harrisonburg

DOMINION TRUST COMPANY
Dominion Center 22801
703/434-1331
(Branch of Roanoke)
Donald R. Myers, VP&RegMgr

FIRST AMERICAN BANK OF VIRGINIA
75 N. Mason 22801
703/433-2741
(Branch of McLean)
Audrey C. Tyree, VP

F & M BANK/MASSANUTTEN, N.A.
U.S. Rte. 33 E. 22801
703/434-6761 Tr$1 Mil
Hd: T. Livingston Rodgers, VP

Harrisonburg/Bridgewater

FIRST VIRGINIA BANK
111 N. Main St. 22812-0085
703/828-2571
(Branch of Falls Church)
Hd: Heather D. Myers, VP&TO

Kilmarnock

BANK OF LANCASTER
P.O. Box 1899 22482
Tr$30 Mil
Hd: Clarence W. Alston, SrVP&TO

CHESAPEAKE NATIONAL BANK
P.O. Box 1419 22482
804/435-1181 Tr$31.5 Mil
Hd: Larry R. Mills, SrVP&TO
PersTr: E. Conway Moncure, Jr., TO
Jean H. Harper, AsstTO
TrOpers: Peggy E. Lawson, TrAdmO

Leesburg

FIRST AMERICAN BANK OF VIRGINIA
13 N. King St. 22075
703/777-2700
(Branch of McLean)
Vicki M. Gustine, VP

Lynchburg

CENTRAL FIDELITY BANK
P.O. Box 700 24505
804/847-9420 Tr$450 Mil
William H. Russell, III, SrVP&TO,WesternRegMgr
PersTr: Eugene J. Rumney, VP&TO
EmplBen: William R. Saville, VP&TO
TrOpers/Support: Faye M. Hesson, VP&TO
Tx: Pattie J. Payne, TO
Nb: Thomas D. Gerhardt, VP&TO

CRESTAR BANK/LYNCHBURG
P.O. Box 678 24505
804/847-2289 Tr$6.5 Bil
(Branch of Richmond)
PersTr,Hd: John F. Richards, SrVP
PersTrAdm: Perry G. Gorham, SrVP
PersTr,Nb: Richard A. Harris, Jr., AsstVP
EmplBenAdm: Elizabeth B. Bobbitt, AsstVP

SOVRAN BANK, N.A.
801 Main St., P.O. Box 600 24505
804/846-2701
(Branch of Richmond; Western Reg. Tr. Dept., Main Office: Roanoke)
RegHd: Malcolm S. Underwood, Jr., 1stVP
Nb: Robert H. MacCallum, AsstVP

Marion

THE BANK OF MARION
P.O. Box 1067 24354
703/783-3116
Hd: Harold L. Blevins, Jr., Csh&TO

Marshall

MARSHALL NATIONAL BANK & TRUST COMPANY
22115
703/364-1559 Tr$125 Mil
Hd: George N. Slater, SrVP&TO
TrOpers: Janie Harlow, AsstTO

Martinsville

CRESTAR BANK/MARTINSVILLE
P.O. Box 4911 24112
703/666-8237 Tr$6.5 Bil
(Branch of Richmond)
PersTrAdm: Paul J. Turner, VP
PersTr,Nb: London J. Catron, AsstVP

PIEDMONT TRUST BANK
P.O. Box 4751 24115
703/632-2971 Tr$369 Mil
Hd: Thomas W. Turner, SrVP-Tr
Tr,EstAdmin: Douglas T. Ramsey, SrTO
H. B. Meador, Jr., TO
Susan F. Stone, TO
Linda Nance, AsstTO
TrOpers: Robert H. Dunn, Jr., VP&TO
Nena M. Lovell, TO
TrInv: David F. Currier, SrTrInvO
Bill McLachlan, TrInvO
EmplBen: Hayden Kirby-Smith, TO
Taxes: Ricky L. Scott, AsstTO
Nb: Donald R. Hill

McLean

FIRST AMERICAN BANK OF VIRGINIA
1970 Chain Bridge Rd. 22102
703/760-6913
(Branches in Alexandria, Arlington, Harrisonburg, Leesburg, Newport News, Virginia Beach & Winchester)
Hd: James R. Ayers, III
TrInv: Joseph E. MacHatton, GpVP
EmplBen: Priscilla R. Stanley, VP
TrOpers: Patricia D. Bragg, SrVP
Nb: Thomas A. Cook, AsstVP

RIGGS

THE RIGGS NATIONAL BANK OF VIRGINIA
6805 Old Dominion Dr. 22101
703/848-8778 Tr$89 Mil
Hd: Kelly A. Thompson, SrVP

SIGNET TRUST COMPANY
1710 Goodridge Dr. 22102
703/750-7411
(Branch of Richmond)
Hd: Thomas Harrison, VP
Nb: Tom Francy, VP
Tom Davis, SrTO
EmplBen: Margaret Doherty, TO

SOVRAN BANK, N.A.
8300 Greensboro Dr., Ste. 360 22102
703/761-8373
(Branch of Richmond; N.VA Trust Division)
RegHd: Adrienne R. Nelson, SrVP
Nb: Ann C. Pettit, FVP

Meadowview

FIRST VIRGINIA BANK-DAMASCUS
P.O. Box 69 24361
703/944-3129
(Branch of Damascus)
Hd: Clyde T. Combs, TO

VIRGINIA (Cont'd)

Newport News

CRESTAR BANK/NEWPORT NEWS
2501 Washington Ave. 23607
804/247-4306 Tr$6.5 Bil
(Branch of Richmond)
PersTrAdm: Jay Pierce, AsstVP

FIRST AMERICAN BANK OF VIRGINIA
2901 Huntington Ave. 23607
804/728-2215
(Branch of McLean)
Diane M. Yawn, VP

SOVRAN BANK, N.A.
2600 Washington Ave. 23607
804/247-2701
(Branch of Richmond; Eastern Reg. Tr. Dept., Main Office: Norfolk)
Hd: Carl F. Burgdorf, II, FVP
Nb: Mary M. Beauchamp, AsstVP

Norfolk

CENTRAL FIDELITY BANK
P.O. Box 12602 23502
804/466-2765 Tr$80 Mil
Hd: Diane W. McKinnon, SrVP&MgrEasternReg
PersTr: Betty Rough, AsstVP&TO
Cheryl Leban, TO
Billie S. Crews, TO
EmplBen: Laura Hannon
Nb: Mills Staylor, VP

CRESTAR BANK/NORFOLK
P.O. Box 2642 23501
804/624-5494 Tr$6.5 Bil
(Branch of Richmond)
PersTrAdm: Edith G. Grandy, SrVP&Mgr
PersTr,Nb: Susan D. Hopta, VP
EmplBenAdm: Wayne M. Langevin, AsstVP
EmplBen,Nb: Hubert E. Swecker, VP

DOMINION TRUST COMPANY
P.O. Box 2300 23501
804/628-0320
(Branch of Roanoke)
Bradley L. Elkins, VP&RegMgr

FIRST VIRGINIA BANK OF TIDEWATER
P.O. Box 3097 23514
804/628-6625 Tr$45 Mil
Hd: Robert C. Barry, Jr., VP&TO
PersTr: William L. Pierce, Jr., TO
EmplBen: James Gentry, TO
TrOpers: Mrs. Vee Glenn
Nb: James L. West, CLU&TO

SIGNET TRUST COMPANY
500 Plume St. 23510
804/446-4259
(Branch of Richmond)
Hd: William Petroff, VP
Nb: Doug Smith, VP
Michael Maddocks, VP

SOVRAN BANK, N.A.
One Commercial Pl. 23510
804/441-4000
(Branch of Richmond; Eastern Reg. Tr. Dept., Main Office: Norfolk)
RegHd: Bill H. McKinnon, SrVP
CityHd: Charles A. Weaver, SrVP

Petersburg

SOVRAN BANK, N.A.
150 N. Sycamore St. 23803
804/862-8900
(Branch of Richmond; Central Reg. Tr. Dept., Main Office: Richmond)
Hd: P. E. Gallaher, FVP

60% of the readers of
TRUSTS & ESTATES
select investment brokers.

Portsmouth

COMMUNITY TRUST BANK
303 County St. 23704
804/393-3404 Tr$17 Mil
Hd,EmplBen: Sandra R. Stewart
PersTr: Virginia S. Roberts
TrInv: Richard R. Early

★ Richmond

CENTRAL FIDELITY BANK
P.O. Box 27602 23261
804/697-6919 Tr$425 Mil
(Regional Trust Offices in Lynchburg, Norfolk, Richmond & Roanoke)
Hd: James W. Koeniger, CEO,Statewide
MgrCapitalReg: F. E. Deacon, III, SrVP
CorpTr: David Hutchinson, VP
TrInv,ComTrF: Paul P. Baran, SrVP
EmplBen: James L. Fish, VP
TrOpers: James W. Wheeler, VP

CONSOLIDATED BANK & TRUST CO.
P.O. Box 10046 23240
804/771-5200 Tr/u$1 Mil
Hd: V. W. Henley, ChmBd
PersTr,CorpTr: Sandra G. Williams, AsstTO

CRESTAR BANK
919 E. Main St., P.O. Box 26665 23261
804/782-5204 Tr$6.5 Bil
(Trust Offices in Alexandria, Charlottesville, Falls Church, Lynchburg, Martinsville, Newport News, Norfolk, Roanoke, Staunton, Williamsburg, Bethesda, MD & Washington, DC)
Hd,TrGp: Thomas D. Hogan, ExecVP&Mgr
PersTr: Malcolm A. Buckey, Jr., SrVP&Mgr
Capital Reg:
Douglas R. Hartzell, SrVP&Mgr
EasternReg: Edith G. Grandy, SrVP&Mgr
GreaterWashReg: Larry O. Holland, SrVP&Mgr
WesternReg: John F. Richards, SrVP&Mgr
InstFinSvcs: Henry T. Tucker, Jr., SrVP&Mgr
InstFinSvcs,Nb: Wayne G. Larochelle, VP&Mgr
TrOpers: E. William Wohlford, SrVP&Mgr
Inv: Erwin H. Will, Jr., Pres-Capitoline
Inv,Nb: William E. Heisler, VP&Mgr
TrMktg: John B. Walker, VP

DOMINION TRUST COMPANY
901 E. Cary St. 23261
804/788-9609
(Branch of Roanoke)
Tyler R. Harris, VP&RegMgr

FIRST VIRGINIA BANK-COLONIAL
700 E. Main St. 23219
804/697-5214
Hd: John D. Dutton, Jr., VP&TO

JEFFERSON NATIONAL BANK
P.O. Box 12312 23241
804/782-6000 Tr$435 Mil
(Branches in Charlottesville, Chesapeake & Winchester)
Hd: Rieman McNamara, Jr., ExecVP
PersTr: H. Warner Marshall, VP&TO
TrInv: John F. Newsom, III, VP&TrInvO
TrOpers: Margaret K. Williams, AsstVP
Nb: Fritz Knapp, TO
Est: Wayne Oplinger, VP&TO
Tx: Carol Claytor, TO
AssetMgmt: Stanley D. Cover, AsstTO

SIGNET TRUST COMPANY
P.O. Box 26311 23260
804/771-7150 Tr$1.0 Bil
(Branches in McLean, Norfolk & Roanoke)
Hd: Melvin E. Roach, Pres
PersTr: Raymond E. Williams, Jr., SrVP
CorpTr: Betty L. Speegle, VP
TrInv: W. Guy Williams, Jr., ExecVP
EmplBen: Frank N. Pipino, VP
TrOpers: Joseph A. Rose, VP
EmplBen,Nb: James Eads, VP
PersTrNb: David Buffington, VP

SOVRAN
BANK®

SOVRAN BANK, N.A.
P.O. Box 26903 24273
804/788-2722 Tr$3.15 Bil
(Regional Trust Offices: Arlington, Charlottesville, Danville, Lynchburg, Newport News, Norfolk, Petersburg, Roanoke, Staunton & Virginia Beach)
GENERAL TRUST DIVISION
Hd: Hugh K. Leary, CEO
InstitTr: J. W. Jenkins, InstitTrExecO
CorpTr: William J. Kennedy, SrVP
PersTr: Michael E. Murphy, PersTrExecO
InstitFds: David L. Thompson, SrVP
TrBusDev: David F. Toth, 1stVP
TrInv: Robert V. Callahan, TrInvExecO
TrOpers: Ronald L. Blevins, SrVP
CENTRAL REGIONAL TRUST DIVISION
RegHd: T. Cary Gresham, SrVP

Roanoke

CENTRAL FIDELITY BANK
P.O. Box 13305 24032
703/983-8122
(Regional Branch of Richmond)
William Davis, SrVP/MgrSWReg

CRESTAR BANK/ROANOKE
P.O. Box 13888 24038
703/984-3146 Tr$6.5 Bil
(Branch of Richmond)
PersTr,Admin: Colin C. Murchinson, VP
PersTr,Nb: Tom Collins, VP
H. Hughes Clardy, VP
EmplBenAdm: Wendell C. Hatch, AsstVP

DOMINION TRUST COMPANY
(Trust Affiliate of Dominion Bankshares Corporation)
P.O. Box 13327 24040
703/563-7583 Tr/o$629 Mil
(Offices in Bassett, Harrisonburg, Norfolk, Richmond, Vienna & Winchester)
Officers:
James W. Harkness, Pres
Fred W. Shields, SrVP-Corp&TechSvcs
Peter F. Dawyot, SrVP-AssetMgtDiv
David M. Farnum, SrVP-Admin
Jewell H. Thompson, SrVP-CorpAffairs
Regional Administration:
CorpTr: Mark B. Riegel, VP
EmplBen: Stephen A. Slovensky, VP/Mgr
TrOpers: John E. Grace, VP/Mgr
Nb: Peter D. Hartman, E/Mgr
David A. Camper, W/Mgr

FIRST VIRGINIA BANK ROANOKE-SOUTHWEST
P.O. Drawer 7585 24019
703/561-8781 Tr$30 Mil
Hd: Kevin J. McMahon, SrVP&TO

SIGNET TRUST COMPANY
First & Church Sts. 24011
703/344-8881
(Branch of Richmond)
Hd: J. Pegram Johnson, III, VP
Nb: Lloyd Conley, SrTO

SOVRAN BANK, N.A.
P.O. Box 14111 24022
703/344-6641
(Branch of Richmond; Western Reg. Tr. Dept., Main Office: Roanoke)
RegHd: Robert L. Bradshaw, Jr., SrVP
Nb: Charles W. Crosson, Jr., AsstVP
Richard A. Corroon, TO

Salem

FIRST VIRGINIA BANK ROANOKE-WEST
P.O. Drawer 7585 24153
Hd: Kevin J. McMahon, SrVP&TO

South Hill

FIRST VIRGINIA BANK-SOUTH HILL
111 E. Danville St. 23970
804/447-7141 Tr/u$1 Mil
Hd: James H. Wells

Springfield

HALLMARK BANK & TRUST CO.
P.O. Box 688 22150
Robert E. Duvall

Staunton

CRESTAR BANK/STAUNTON
14 W. Beverly St., P.O. Box 1269 24401
703/885-1555 Tr$6.5 Bil
(Branch of Richmond)
PersTrAdm: Joseph B. Baugher, Jr., VP&TO

PLANTERS BANK & TRUST OF VA
P.O. Drawer 1309 24401
703/885-1232 Tr$53.897 Mil
(Branch in Waynesboro)
Hd: Thomas A. Davis, SrTO
PersTr: Ruth C. Beam, TO
Beverly C. Moran, AsstTO
EmplBen: Robert S. Link, Jr., PenTO

SOVRAN BANK, N.A.
29 N. Central Ave. 24401
703/855-8871
(Branch of Richmond; Skyline Reg. Tr. Dept., Main Office: Charlottesville)
Hd: John T. Bazzarre
Nb: Lynn M. Diveley, AsstVP

Strasburg

THE FIRST NATIONAL BANK
P.O. Box 349 22657
703/465-9121 Tr$ 1.0 Mil
Hd: Kevin F. Smith, TO
TDP: Cindy Brian

Tazewell

BANK OF TAZEWELL COUNTY
P.O. Box 687 24651
703/988-6534 Tr$10 Mil
Hd: Ripley F. Williams, TO
Anna Cornwell

TAZEWELL NATIONAL BANK
P.O. Box 909 24651
703/988-7511 Tr$19 Mil
Hd: Edmund Garland, SrVP&TO
Nb: John D. Nuzum, TO
TDP: Nellie Stillwell, AsstTO

Urbanna

FIRST VIRGINIA BANK-COMMONWEALTH
P.O. Box 219 23175
804/758-6142 Tr$2.517 Mil
Hd: Jon A. Nystrom, Pres&TO

Vienna

DOMINION TRUST COMPANY
Tysons Corner, 8150 Leesburg Pike 22180
703/442-3629
(Branch of Roanoke)
Dennis R. Ronek, VP&RegMgr

The Directory of Trust Institutions is included in a T&E subscription!

Virginia Beach

COMMERCE BANK
5101 Cleveland St. 23462
804/456-1066 Tr$55 Mil
Hd,TrInv,Nb: David E. Bergren, III, SrVP/Tr
PersTr,EmplBen,TrOpers: Sandra Stewart, VP/Tr

FIRST AMERICAN BANK OF VIRGINIA
770 Lynnhaven Parkway 23452
804/858-5205
(Branch of McLean)
R. H. Marriott, III, VP

SOVRAN BANK, N.A.
One Columbus Loop 23462
804/441-4000
(Branch of Richmond; Eastern Reg. Tr. Dept., Main Office: Norfolk)
Hd: Cyrus W. Grandy, FVP
Nb: R. Alan Peterson, AsstVP

Warrenton

THE FAUQUIER NATIONAL BANK
P.O. Box 561 22186
703/347-2700 Ext. 224 Tr$24 Mil
Hd: Ronald L. Pearson, VP&TO
EmplBen: Carol A. Hoffman, TO
TrOpers: Jacqueline D. McHughes, TOpMgr

THE PEOPLES NATIONAL BANK OF WARRENTON
P.O. Box 93 22186
703/347-1711 Tr$38 Mil
Hd: Thomas H. Kirk, VP&TO
Mitzi Mulloy, AdminAsst

Waynesboro

PLANTERS BANK & TRUST OF VA.
P.O. Drawer 596 22980
(Branch of Staunton)
Thomas A. Davis, SrTO

West Point

CITIZENS & FARMERS BANK
P.O. Box 391 23181
804/843-2360 Tr/u$1 Mil
Hd: W. T. Robinson, Pres

Williamsburg

CRESTAR BANK/WILLIAMSBURG
401 W. Duke of Gloucester St. 23185
804/253-9236 Tr$6.5 Bil
(Branch of Richmond)
PersTr,Nb: Linda C. Williams, AsstVP

Winchester

DOMINION TRUST COMPANY
186 N. Loudoun St. 22601
703/667-6100
(Branch of Roanoke)
Donald R. Myers, VP&RegMgr

FARMERS & MERCHANTS NATIONAL BANK
P.O. Box 2800 22601
703/665-4250 Tr$85 Mil
(Branch in Front Royal)
Hd,TrInv: Charles Greeb, Jr., SrVP-Tr
PersTr,TrOpers: Marshall J. Beverley, SrVP
CorpTr: Doris A. Cooley, TO
ComTrF,EmplBen: A. R. Hottel, TO
Nb: T. Livingston Rodgers, VP

FIRST AMERICAN BANK OF VIRGINIA
201 N. Loudoun St. 22601
703/667-2000
(Branch of McLean)
Donald R. Grubbs, SrVP
Lucille Burkhart, VP
Nb: Miranda Delmerico, TO

JEFFERSON NATIONAL BANK
P.O. Box 2440 22601
703/665-2322
(Branch of Richmond)
E. Lee Earnhardt, VP&RegTO

WASHINGTON

Anacortes

HORIZON BANK, a Savings Bank
1218 Commercial Ave. 98221
206/293-4571
(Branch of Bellingham)
Janice Yates, Mgr

Bellevue

FIRST INTERSTATE BANK OF WASHINGTON, N.A
Trust Division
Bellevue Financial Center
225-108th Ave., NE 98009
206/462-5507
Mktg,Sls: Terry Burns, AsstVP&TO

PUGET SOUND NATIONAL BANK
500-108th NE, Ste. 390 98004-5550
206/447-2987
(Branch of Tacoma)
Michael J. McColly, AsstVP&TO
Steven R. Peteet, AsstVP&TO

SEATTLE-FIRST NATIONAL BANK
P.O. Box 907 98009
206/646-5130
(Branch of Seattle)
Hd: Joe Hammer

SECURITY PACIFIC BANK, WASHINGTON
Capital Mgmt. Center
777 108th Ave. N.E. 98004
206/646-2104
(Branch of Seattle)
Michael Henderson, AsstVP&Mgr
Admin: Joyce Watkins, CMO

Bellingham

BELLINGHAM NATIONAL BANK
P.O. Box 1918 98227
206/676-6368 Tr$41.3 Mil
Hd,TrInv,PersTr: Laurie A. Lloyd, VP&Mgr
CorpTr,EmplBen: Kim Gaussoin, TO
TrOpers: Sue Mrdjenovich, TOpSpec

HORIZON BANK, a Savings Bank
1500 Cornwall Ave. 98225
206/733-3050
(Branches in Anacortes, Blaine, Ferndale, Lynden, Mt. Vernon, North Bellingham & Snohomish)
Hd,TrInv,Nb: Harold B. Vaughn, VP&SrTO
PersTr,EmplBen: Laura L. Nulle, TrAdm
TOpSpec: Jeanne McHenry
TrOpers: Janet Pen

SEATTLE-FIRST NATIONAL BANK
P.O. Box 2729 98225
206/676-2400
(Branch of Seattle)
Hd: James E. Weber, VP&Mgr

Blaine

HORIZON BANK, a Savings Bank
400 H Street 98230
206/332-8333
(Branch of Bellingham)
Terry Aiello, Mgr

Centralia

SECURITY STATE BANK
P.O. Box 1050 98531
206/736-0763 Tr$15 Mil
Hd: James G. Leverett, VP&TO

Chehalis

FIRST INTERSTATE BANK OF WASHINGTON, N.A.
Trust Division
473 N. Market Blvd. 98532
206/748-0031
Mgr: Gordon Shewfelt, VP&TO

WASHINGTON (Cont'd)

Everett

FIRST INTERSTATE BANK OF WASHINGTON, N.A.
Trust Division
P.O. Box 69 98206
206/258-3828
Mgr: Dean Felthous, VP&TO
Mktg,Sls: Russell Bucklew, AsstVP&TO

FRONTIER BANK
2612 Wetmore Ave., P.O. Box 2215 98203
206/339-1571 Tr$25 Mil
Hd,Nb,Adm: James A. Simonton, SrVP
TrInv: Norman O. Smith, VP
TrOpers: Judy Castle
Sondra Boone

SEATTLE-FIRST NATIONAL BANK
P.O. Box 1108 98206
206/259-7644
(Branch of Seattle)
Hd: Jack Wilson, VP&Mgr

SECURITY PACIFIC BANK, WASHINGTON
Capital Mgmt. Center
P.O. Box 1188 98206
206/259-0011 Ext. 267
(Branch of Seattle)
Hd: Brenda Baltrusch, AsstVP&Mgr
Admin: Carol Ellsworth, CMO

Ferndale

HORIZON BANK, a Savings Bank
Main & Third Sts. 98248
206/384-1400
(Branch of Bellingham)
Rich Jacobson, Mgr

Lynden

HORIZON BANK, a Savings Bank
300 Grover 98264
206/354-5678
(Branch of Bellingham)
Jeffrey H. Jansen, Mgr

Mt. Vernon

HORIZON BANK, a Savings Bank
1503 Riverside Drive 98273
206/424-7022
(Branch of Bellingham)
Dennis E. Boe, Mgr

North Bellingham

HORIZON BANK, a Savings Bank
4110 Meridian St. 98225
206/734-0181
(Branch of Bellingham)
Carol Whelchel, Mgr

★Olympia

SEATTLE-FIRST NATIONAL BANK
P.O. Box 328 98507
206/753-8629
(Branch of Seattle)
Hd: James E. Roberts, VP&Mgr

SECURITY PACIFIC BANK, WASHINGTON
Capital Mgmt. Center
P.O. Box 288 98507
206/753-9833
(Branch of Seattle)
Hd: Thomas J. Peterson, VP&Mgr

Richland

SEATTLE-FIRST NATIONAL BANK
P.O. Box 280 99352
509/546-2577
(Branch of Seattle)
Hd: James A. Piche, VP&Mgr

Seattle

THE BANK OF CALIFORNIA,NatAssn
910 Fourth Ave. 98104
206/587-3691
(Branch of San Francisco)
WAPersTr: Robert G. Alberts, VP&Mgr
PersTr: Michael G. Vranizan, VP
TrOpers: Andrea N. Wall, TOpO
TrRE: Herbert W. Miller, Jr., VP
TrTX: Robert R. Kochendorfer, AsstVP
Nb: Carol Hunter, AsstVP
TrInv: Raelene J. Jeffery, VP&IO
WAEmplBen: Terrence Boyd, VP&Mgr

FIRST INTERSTATE BANK OF WASHINGTON,N.A.
Trust Division
P.O. Box 21927 98111
206/292-3522 Tr$4.3 Bil
(Branches in Bellevue, Chehalis, Everett, Spokane, Tacoma & Yakima)
Hd: George C. Briggs, ExecVP&SrTO
Pvt.Bnkg: Rodman L. Hooker, Jr., SrVP&Mgr
PersTr,Prob,Tax: John Petrisor, VP&TO
TrOpers,ComTrF: James McGovern, VP&TO
CorpTr,EmplBen: Michael Sander, VP&TO
BrAdm,Mktg: Donald E. Collins, VP&TO
TrInv: Clark Reardon, SrVP&TO
PersTrSls: Mary M. Welk, VP&TO

KEY TRUST COMPANY OF THE NORTHWEST
1000 Second Ave. 98104
206/684-6100
(Branch in Portland, OR)
Robert L. Nokes, ExecO&Pres
PersTr,EmplBenAdmin: Lu Baggenstos, SrVP
PersTr: Richard George
RegOpersMgr: Diane Adams, VP
CorpTr: Dorothy Russell
Inv: Dana Harken, VP
Sales&Mktg: Jacki Lorenz, VP
Mgr/Alaska: Vern Sayles, SrVP

LAIRD, NORTON TRUST COMPANY
Norton Bldg., 13th Fl.
801 Second Ave., 98104-1516
206/464-5234
Hd: David E. Ellison, Pres
PersTr: Daniel W. Jaech, SrVP
ComTrF,TrInv: John E. B. Holmstrom, ExecVP
TrOpers: Marj Monsen, VP

SEATTLE-FIRST NATIONAL BANK
P.O. Box 3586 98124
206/442-3103 Tr$3.2 Bil
(Branches in Bellevue, Bellingham, Everett, Olympia, Richland, Spokane, Tacoma, Vancouver, Wenatchee & Yakima)
Hd: Richard Fulp, ExecVP&Mgr Capital Mgt & Tr Gp
Hd,TrGp: Diane Ingram, SrVP&Mgr
PvtBnkg: Tom Marx, SrVP&Mgr
Hd,PersTr: Jim Gilchrist, VP&Mgr
TrInv,EmplBen: John Privat, VP&Mgr
CorpTr: Timothy Whitty, VP&Mgr
EmplBen: Walter Steiss, VP&Mgr
TrOpers: Wanda Hanson, VP&Mgr
PersTr,Nb: Doug O'Connor, VP
EmplBen,Nb: Steve Horman, VP
CorpTr,Nb: Dave Pringle, AsstVP
TDP: Gary Coyer, VP&Mgr

SECURITY PACIFIC BANK, WASHINGTON
Capital Management Group
P.O. Box 3966 98124
206/621-4424 Tr$2.1 Bil
(Capital Management Centers in Bellevue, Everett, Olympia, Seattle, Spokane, Tacoma, Vancouver, Wenatchee & Yakima)
Hd: Garrett H. Jamison, SrVP&Mgr
CorpTr: Jack P. Van Leuven, VP&Mgr
InstInvSvcs: Patricia L. Frost, VP&Mgr
InstitFinSvcs: Barton D. Graham, VP&Mgr
OpersSupSvcs: John K. Selle, SrVP
PersFinSvcs: David C. Williams, VP&Mgr
Nb: Jim Reitan, VP&Mgr

The Directory of Trust Institutions is included in a T&E subscription!

U.S. BANK OF WASHINGTON, N.A.
P.O. Box 720 98111-0720
206/344-4517 Tr$907 Mil
(Headquarters for Trust)
Hd: Stephen M. Davis, SrVP&MgrTrDiv
ConsumerTrSvcs: Richard J. Conrad, VP&Mgr
CorpTr: Ellen E. Mittet, VP&Mgr
EmplBen: Voy Moore, VP&Mgr
RE: Harry A. Rubin, VP&Mgr
TrMktg: Frederick G. Fogg, VP&Mgr
TrOpers: Edward T. Hughes, VP&Mgr
TrTaxSvcs: Paul C. Schneider, AsstVP&Mgr

WASHINGTON MUTUAL SAVINGS BANK
1201 Third Ave., 7th Fl. 98101
206/461-3050
Personal Trust Dept.:
206/464-4583
HdPT: Deanna W. Oppenheimer, VP
PersTr,TrInv: William J. McCrea, AsstVP
PersTrNb: John J. Kotalik

WASHINGTON MUTUAL TRUST COMPANY
1000 Second Ave., Ste. 2400 98104
206/461-4642
Tim C. Hill, Pres
Cherie Gavin, VP
Hal Beals, VPMktg

Snohomish

HORIZON BANK, a Savings Bank
620 Second St. 98290
206/568-1522
(Branch of Bellingham)
Jere Becker, Mgr

Spokane

FIRST INTERSTATE BANK OF WASHINGTON, N.A.
Trust Division
West 524 Riverdale Ave. 99201
509/455-6230
Mgr: Michael Busch, VP&TO

SEATTLE-FIRST NATIONAL BANK
P.O. Box 1446 99210
509/456-4910
(Branch of Seattle)
Hd: John D. Cummins, VP&Mgr

SECURITY PACIFIC BANK, WASHINGTON
Capital Mgmt. Center
P.O. Box 366 99210
509/456-6439
(Branch of Seattle)
Hd: Jerry W. Wagner, VP&Mgr
Adm: Richard Cashatt, SCMO

U.S. BANK OF WASHINGTON, N.A.
P.O. Box 3588 TA 99220
509/456-2048
EasternWashTrDiv: Craig F. Korthase, VP&Mgr
ConsumerTrSvcs: Donna Ridnour, VP&Mgr
EmplBen: Craig R. Johnston, AsstVP&Mgr
TrMktg: Marvin Soehren, VP
TrTaxSvcs: Harry R. Jentges, AsstVP&Mgr

WASHINGTON TRUST BANK
P.O. Box 2127 99210
509/455-4150 Tr$293 Mil
Hd: William H. Moore, SrVP&Mgr
PersTr,EmplBen: Einer F. Jensen, VP&TO
CorpTr,ComTrF,TrOpers: Floyd Schmedding, VP
TrInv: William Wagner, VP
Nb: Jean Edwards, AsstVP

Tacoma

THE BANK OF CALIFORNIA,NatAssn
1011 Pacific Ave. 98401
206/591-2546
(Branch of San Francisco, CA)
WAPersTr: Ronald G. Alberts, VP&Mgr
PersTr: Porter Baldridge, VP
EmplBen,Agcy,Gdnshp,Escrow:
Harlan W. Sachs, VP
TrOpers: Andrea N. Wall, TOpO
Probate: Ray E. Johnson, AsstVP
TrInv: Donn H. Koessler, VP&TO

FIRST INTERSTATE BANK OF WASHINGTON, N.A.
Trust Division
P.O. Box 1997 98401
206/593-5481
Mgr: Victor Saathoff, VP&TO
Mktg,Sls: Brian Foley, AsstVP&TO

PUGET SOUND NATIONAL BANK
P.O. Box 11500 98411-5052
206/593-3838 Tr$500.0 Mil
(Branch in Bellevue)
Hd: Leroy L. Lewis, Jr., SrVP&SrTO
PersTr: John Baker, VP&TO
Prob: Paul Willett, AsstVP&TO
Tax: Carl Peterson, VP&TO
TrInv: Stephen A. Finnigan, VP&TO
EmplBen,CorpTr: Wilder Foote, VP&TO
TrOpers: Dave Hamilton, VP&TO
Nb-South: Calvin C. Springer, VP

SEATTLE-FIRST NATIONAL BANK
P.O. Box 1176 98401
206/593-3336
(Branch of Seattle)
Hd: Jim Kreamer, VP&Mgr

SECURITY PACIFIC BANK, WASHINGTON
Capital Mgmt. Center
1102 Commerce St. P.O. Box 1637 98401
206/572-9748
(Branch of Seattle)
Hd: Lynn Dunn, VP&Mgr

Vancouver

FIRST INDEPENDENT BANK
P.O. Box 8904 98668
206/699-4221 Tr$126 Mil
Hd: Charles T. Thomas, VP&TO
PersTr: John B. Gibson, AsstVP&TO
Kay E. Dalke, TO
Janet M. Rehr, TO
TrInv: Rick Van Hoose, AsstVP&TO

NORTHWEST NATIONAL BANK
P.O. Box 1867 98668
206/695-1311 Tr$4.3 Mil
Hd: Thomas C. Young, Pres&TO
TrOpers: Jill Walton

SEATTLE-FIRST NATIONAL BANK
P.O. Box 750 98660
206/696-5505
(Branch of Seattle)
Hd: Linda Laughlin, VP&Mgr

SECURITY PACIFIC BANK, WASHINGTON
Capital Mgmt. Center
P.O. Box 689 98666
206/696-8540
(Branch of Seattle)
Hd: Brett Bryant, AsstVP&Mgr
Admin: John Maltman, CMO

U.S. BANK OF WASHINGTON, N.A
(Vancouver Trust Office)
714 Main St. 98660
206/699-9347
(Branch of Seattle)
Jack W. Zalaha, VP&Mgr

Walla Walla

BAKER-BOYER NATIONAL BANK
P.O. Box 1796 99362-0019
509/525-2000 Tr$97.5 Mil
Hd,Nb: Jon S. Bren, VP&Mgr
FM&RE: Dan E. Wood, AsstVP
TrInv: F. James McCarthy, VP
ComTrF: Diane S. Hofer, InvOpersO
TrOpers: Jo Anne Brown, AdmAsst
PersTr&Prob: Janice L. Palumbo, AsstVP
EmplBen: N. Craig Lyle, AsstVP
Nb: Robert D. McPherson, AsstVP

Wenatchee

SEATTLE-FIRST NATIONAL BANK
P.O. Box 1021 99801
509/662-4634
(Branch of Seattle)
Hd: Mollie Cannon, VP&Mgr

SECURITY PACIFIC BANK, WASHINGTON
Capital Mgmt. Center
P.O. Box 1301 98801
509/662-1426
(Branch of Seattle)
Hd: Douglas N. McIntyre, VP&Mgr
Admin: Areita Jones, CMO

Winslow

AMERICAN MARINE BANK
P.O. Box 10788 98110
206/842-5651 Tr$36 Mil
Hd,TrInv: Larry Christopherson, VP&TO
PersTr,EmplBen: Janet Crawford, AsstVP&TO
TrOpers: Debbie Anderson
Sandy Russell
Marsha Sanders

Yakima

FIRST INTERSTATE BANK OF WASHINGTON, N.A.
Trust Division
101 E. Yakima Ave. 98901
509/575-7425
Mgr: Charles W. Viele, VP&TO

SEATTLE-FIRST NATIONAL BANK
P.O. Box 196 98907
509/575-4551
(Branch of Seattle)
Hd: Steven Gornick

SECURITY PACIFIC BANK, WASHINGTON
Capital Mgmt. Center
102 E. Yakima Ave. P.O. Box 136 98907
509/575-6722
Hd: Douglas N. McIntyre, VP&Mgr
RE: Robert Broden, SREO
Adm: Dorothy Cooke, CMO

U.S. BANK OF WASHINGTON, N.A
(Central WA Trust Office)
413 N. 3rd St., P.O. Box 1352 98907
(Branch of Seattle)
YakimaTr,ConsTrSvcs: Mavis R. Velikanje, AsstVP&Mgr
EmplBen: Patricia Danielson, CorpO

Discretionary Trust Assets: This figure should reflect the market value of employee benefit, personal trusts, estates, and managed agencies over which each institution exercises investment discretion as reported to the F.D.I.C. on the "Annual Report of Trust Assets".

WEST VIRGINIA

Alderson

GREENBRIER VALLEY NATIONAL BANK'
Rt. 2 Box 9 24910
304/445-2991 Tr/u$1 Mil
Hd: David W. Hambrick, ExecVP

Beckley

BANK OF RALEIGH
P.O. Drawer D 25802-2803
304/255-7285 Tr$29 Mil
Hd: P. K. Ellison, VP&TO
Angela M. Goddard
Susan A. Roebuck

BECKLEY NATIONAL BANK
P.O. Drawer G 25802-2806
304/256-2265 Tr$8.0 Mil
Hd: Dorothy Crouch, TO

RALEIGH COUNTY NATIONAL BANK
P.O. Box 1269 25802
304/256-7262 Tr$35 Mil
Hd: Melvin Tolle, TO
Janet E. Grecco, AsstTO
Patrick M. Barbera, AsstTO
Debra J. Lester, AdmAsst

Bluefield

FIRST NATIONAL BANK
P.O. Box 1559 24701
304/325-8181 Tr$90 Mil
Hd,TrInv,Nb: Byron K. Satterfield
PersTr: Patsy Sykes
EmplBen: Evelyn Ragan
CorpTr,ComTrF: Elizabeth Pruett
TrOpers: Robert Hyatt

THE FLAT TOP NATIONAL BANK
P.O. Box 950 24701
304/325-7151 Tr$250 Mil
Hd: A. A. Modena, ExecVP&TO
Judy K. Johnson, TrAdmO
Glenn A. Murray, TrAdmO
Jeff Farmer, TrAdmO
Jackson Reasor, TrAdmO
Cynthia F. Hargis, EBO
Steven G. Layfield, TrInvO

Buckhannon

FIRST COMMUNITY BANK
P.O. Box 280 26201
304/472-1112
Hd: Robert L. Schumacher, SrTO

WE TRACK THEM DOWN —OR YOU DON'T PAY

When beneficiaries, distributees, and insureds have moved and left no forwarding address, we track them down and find them! Since 1967, we have been locating people for trusts, estates, law firms, government agencies and the insurance industry.

Our fees are reasonable. If the last known address is three years old or less our charge is $180.00. For each additional year the fee increases by $60.00. There are no up-front costs, no hidden fees or disbursements and we bill you after the person has been located.

FOR MORE INFORMATION, OR TO START A TRACE TODAY CALL

1-800-663-6144 Toll Free

(ALASKA & HAWAII 1-800-443-6144)

9 a.m.–7:30 p.m. EST 6 a.m.–4:30 p.m. PST Est. in 1967©

GLOBAL TRACING SERVICES INC.

WEST VIRGINIA (Cont'd)

Charles Town

BANK OF CHARLES TOWN
P.O. Drawer 40 25414
304/725-8431 Tr$45 Mil
Hd: John R. Allen, VP&SrTO
Greg D. Kane, TO
TrOpers: Dannetta Cochran, CPA,TO
Nb: David S. Smith, TO

PEOPLES BANK OF CHARLES TOWN
P.O. Box 1006 25414
304/728-8000 Tr$1.5 Mil
Hd: Beverly Merritt, AsstTO&AsstVP

★Charleston

CHARLESTON NATIONAL BANK
P.O. Box 1113 25324
304/348-5620 Tr$430 Mil
Hd,Nb: Roger Kerr, SrVF
PersTr: Jan Peterson, VP
CorpTr,EmplBen: James Sims, VP
TrInv: Asa Fuller, SrVP
TrOpers: Tim French, VP

NATIONAL BANK OF COMMERCE
P.O. Box 633 25322
304/348-5093 Tr$121 Mil
Hd,PersTr,Est,Nb: John Neuner, III, SrVP&TO
PersTr,Est,CorpTr: Rodney B. Frye, VP&TO
EmplBen,Nb: John P. Casto, TO
TrInv,ComTrF: Buel S. Sears, AsstVP&TO
TrAdm: Richard L. Lancianese, AsstTO
TrOpers: Andrea Johnson

ONE VALLEY BANK
P.O. Box 1793 25326
304/348-7081 Tr$640 Mil
(Branches in Huntington, Martinsburg & Morgantown)
Hd: Frederick H. Belden, Jr., ExecVP&ExecTO
PersTr: William E. Wright, Jr., SrVP&TO
TrInv: John Randy Valentine, VP
CorpTr: Bruce C. Leckie, VP
Nb: H. Edward Neely, Jr., SrVP
EmplBen: Patricia H. Howe, VP
TrOpers: Charles N. Slack, Jr., VP

Chester

FIRST NATIONAL BANK OF CHESTER
253 Carolina Ave. 26034
304/387-3500 Tr$1.54 Mil
Hd: Robert L. Gessford, TO
John D. Fitzjohn, AsstTO

Clarksburg

EMPIRE NATIONAL BANK
4th & Main Sts. 26301
304/624-5521 Tr$2 Mil
Hd: Cecil B. Highland, Jr., Chm&TO

THE LOWNDES BANK
One Lowndes Square 26302-2490
304/623-7260 Tr$20 Mil
Hd: Carl Owen Smith, Jr., VP&TO

UNION NATIONAL BANK OF WEST VIRGINIA
P.O. Box 2330 26302
304/624-3409 Tr$143 Mil
Hd: David K. Turner, VP&TO
PersTr: Thomas N. Teter, AsstVP&TO
James E. White, TO
Emogene Wright, TO
TrInv: Donald E. Marang, TrInvO
EmplBen: Richard W. Price, TO
TrOpers: Barbara L. Wildman

Elkins

CITIZENS NATIONAL BANK
P.O. Box 1519 26241
304/636-4095 Tr$10 Mil
Hd: Lewis N. Ware, VP&TO
Donna J. Hommema, TrOpers
Lisa K. Biller, Sec

DAVIS TRUST CO.
P.O. Box 1429 26241
304/636-0991 Tr$12 Mil
Hd: James L. Schoonover, VP
Rosalind G. Wyatt, TO

Fairmont

CITY NATIONAL BANK
P.O. Box 1032 26554
304/363-5500 Tr$12 Mil
Hd: Robert D. Reynolds, VP&TO
TrOpers: Karen Bartlett, AsstTO

COMMUNITY BANK & TRUST,NatAssn
103 Adams St. 26554
304/363-5800 Tr$70 Mil
Hd: Barry W. Dobson, VP&TO
Jackie E. Rogers, TO
Sherri L. McGinnis, ExecSec

FIRST NATIONAL BANK IN FAIRMONT
301 Adams St. 26554
304/363-1300 Tr$24 Mil
Hd: James R. Kettering, VP&TO

Grafton

BLUEVILLE BANK
P.O. Box 29 26354-0029
304/265-3400 Tr/u$1 Mil
Hd,PersTr,CorpTr: Tom Harman, Pres
Karen Keener, VP&AsstTO

FIRST COMMUNITY BANK
P.O. Box 278 26354
304/265-1111 Tr/u$1 Mil
Hd: Ward H. Gallagher, Pres&TO

Huntington

FIRST HUNTINGTON NATIONAL BANK
P.O. Box 179 25706
304/526-4300 Tr$275 Mil
(Branch in Point Pleasant)
Hd: William F. Agee, SrVP&TO
PersTr,Opers: L. D. Draper, SrTO
PersTr: Sandra D. Wright, AsstTO
CorpTr,EmplBen: Richard Conley, TrAdmO
TrInv: Vincent Manzi, VP&IO
TrOpers: Vivian Bailey, AsstTO

GUARANTY NATIONAL BANK
P.O. Box 548 25710
304/526-4600 Tr$67 Mil
Hd: Charles E. Wilkinson, SrTO

ONE VALLEY BANK, N.A.
P.O. Box 7938 25779
304/522-8281
(Branch of Charleston)
Howard J. Anderson, Fin&TrSvcsExec

TWENTIETH STREET BANK
1956 Third Ave. 25703
304/529-2501
Hd: Robert M. Russell, VP&TO
James D. Perry, Jr., AsstTO

Keyser

FARMERS & MERCHANTS BANK
P.O. Box 789 26726
304/788-3111 Tr$3.5 Mil
Sarah J. Albright, TO

Kingwood

ALBRIGHT NATIONAL BANK
P.O. Box 546 26537
304/329-0585
Hd: E. D. Grande, SrVP&TO

Mannington

FIRST EXCHANGE BANK
P.O. Box 388 26582
304/986-1700
Hd: Jesse Garcia, III, ExecVP&TO

Martinsburg

OLD NATIONAL BANK
148 S. Queen St. 25401
304/263-0861 Tr/o$52 Mil
Hd: Robert L. Booth, SrVP&TO
PersTr: Sarah Propps, TO
Admin: Herbert A. Michael, AsstVP&TO
TrOpers: Marie LeMaster, AsstVP
Nb: David W. Shives, Jr., VP&TO

ONE VALLEY BANK
P.O. Box 847 25401
304/263-8944
(Branch of Charleston)
Steven S. Grove, TO

PEOPLES NATIONAL BANK
P.O. Box 708 25401
304/267-8927 Tr$7 Mil
Hd: Peter G. Dufourny, VP&TO
Vickie L. Nisewarner, Opers

Montgomery

MONTGOMERY NATIONAL BANK
4th Ave. & Lee St. 25136
304/442-2492
Hd: Elizabeth L. Perry, AsstCsh&TO

Moorefield

SOUTH BRANCH VALLEY NATIONAL BANK
P.O. Box 680 26836
304/538-2353
Hd: Janet Sindy, VP&TO
Barbara Helman, VP

Morgantown

FIRST NATIONAL BANK OF MORGANTOWN
P.O. Box 895 26507-0895
304/291-7721
Hd: Daniel R. Ice, VP&TO
AsstHd: Kathy Voice

ONE VALLEY BANK
P.O. Box 698 26505
304/292-9441
(Branch of Charleston)
Hd: Frances M. Klink, TO

Moundsville

MERCANTILE BANKING & TRUST CO.
P.O. Drawer C 26041
304/845-2470
Hd: C. Michael Blair, Pres&TO
Mary LeMasters

Mullens

THE PEOPLES BANK
25882
304/294-7115 Tr/u$1 Mil
Hd: R. L. Bowling, TO

Parkersburg

COMMERCIAL BANKING & TRUST CO.
P.O. Box 1427 26101
304/424-0388 Tr/o$19 Mil
Hd: C. Randall Law, CFP,VP&SrTO
PersTr,Nb: Charlotte J. Potter, AsstVP&TO
TrOpers: Linda Daggett, TOpO

UNITED NATIONAL BANK
P.O. Box 1508 26101
304/424-8800 Tr$228 Mil
Hd,TrSls,Mktg: Kathy Farrell, VP&TO
PersTrAdm: June S. Whytsell, VP&TO
Carey A. Fleming, TO
CorpTr,EmplBen: Thomas Douglass, TO
TrOpers: Betty E. Barnette, AsstVP

WOOD COUNTY BANK
P.O. Box 1587 26102
304/424-7595 Tr$55 Mil
Hd: Larry A. Thornton, SrVP&TO
TrOpers: Pamela S. Robinson, TO
EmplBen: Stephen G. Knopp, TO

Point Pleasant

CITIZENS NATIONAL
P.O. Box 37 25550
304/675-4480
(Division of First Huntington National Bank)
Charles Lanham, Pres&TO
Martha Watterson, TO

Princeton

FIRST COMMUNITY BANK INC.
P.O. Box 5939 24740
304/487-9000 Tr$56 Mil
Hd: Robert L. Schumacher, VP&SrTO
TrInv: J. Quintin Mullins, VP
TrOpers: Edith White, VP

ONE VALLEY BANK OF MERCER COUNTY, INC.
P.O. Box 5610 24740-5610
304/425-1992 Tr$52 Mil
Hd: James L. Miller, VP&TO
Geraldine C. Huffman, TrAdmO
TrOpers: Barry M. Griffith, TrAdm

Ranson

BLAKELEY BANK & TRUST CO.
P.O. Box 40 25438
304/725-7014 Tr$3 Mil
Hd: J. Blackwell Davis, Jr., TO

Ronceverte

FIRST NATIONAL BANK IN RONCEVERTE
P.O. Drawer 457 24970
304/647-4500 Tr$3 Mil
Hd: William M. Dickson, Pres&TO

St. Marys

FIRST NATIONAL BANK
P.O. Box 180 26170
304/684-2255 Tr$1 Mil
Hd: Carl Guthrie, Pres

Sistersville

FIRST-TYLER BANK & TRUST CO.
P.O. Box 179 26175
304/652-3151 Tr$24 Mil
Hd: Jean I. Kirkpatrick, Csh
Nb: R. O. Hanlin, Pres

UNION BANK OF TYLER COUNTY
P.O. Box 177 26175-0177
304/652-3511 Tr$1.75 Mil
Hd: Gary Davis, Pres

Welch

McDOWELL COUNTY NATIONAL BANK
P.O. Box 549 24801
304/436-4112 Tr$41 Mil
Hd,PersTr,TrInv,CorpTr,EmplBen:
S. D. Hardin, CEO,Pres&TO
ComTrF,TrOpers,Nb: Ann Phillips, TO

Wheeling

SECURITY NATIONAL BANK & TRUST CO.
Trust Dept.
1114 Market St. 26003
304/233-0600 Tr$488 Mil
Hd: Larry A. Carpenter, VP&TO

UNITED NATIONAL BANK-NORTH
P.O. Box 711 26003
304/233-4500 Tr$388 Mil
Hd: Edwin B. Van Lynn, SrVP&TO
PersTr: Jerrie Trautman, AsstTO
TrInv: Mark C. Ferrell, SrTO&TrInvO
TrOpers: Rita Castle, TO

WHEELING DOLLAR BANK
Bank Plaza 26003
304/234-9400 Tr$800 Mil
Hd: Donald E. Hawkins, VP
PersTr: Thomas B. McGaughy, AsstVP&AsstSec
TrInv: Jerome B. Schmitt, CFA&VP
EmplBen: Helen V. Gould, SrTO
Mktg,Nb: David B. Dalzell, NBO
Prob: R. Bruce Bandi, SrTO
Tax: W. Taylor McCluskey, SrTO

White Sulphur Springs

BANK OF WHITE SULPHUR SPRINGS
1 E. Main St. 24986
304/536-1400 Tr$1 Mil
(Branch in Lewisburg)
Hd: C. R. Walkup, Pres&TO
PersTr: W. J. Livesay, VP&AsstTO
CorpTr: Jacqueline Loving, AsstTO

WISCONSIN

Antigo

BANK ONE WISCONSIN TRUST COMPANY, N.A.
700 Fifth Ave. 54409
715/623-4148 Tr$2.5 Bil
(Trust Service Office of Milwaukee)
Hd: David J. Schuster, AsstVP

Appleton

ASSOCIATED BANK, N.A.
600 E. Northland Ave. 54911
414/731-9195
(Trust Office of First National Bank at Neenah)

BANK ONE WISCONSIN TRUST COMPANY, N.A.
200 W. College Ave. 54911
715/623-4148 Tr$2.5 Bil
(Trust Service Office of Milwaukee)
Howard C. Williams, VP&Mgr

FIRST INTERSTATE TRUST COMPANY OF WISCONSIN
118 S. State St. 54912-1159
414/749-2500 Tr$500 Mil
(Trust Office of First Interstate Trust Company of Wisconsin, Sheboygan)
Thomas D. Wiers, SrVP&RegMgr
Warren C. Clark, EBO
William Schneider, VP&TO

FIRST WISCONSIN TRUST COMPANY
200 N. Durkee St. 54911
(Trust Service Office in First Wisconsin Bank of Appleton)
Chris Wise, VP

VALLEY TRUST CO.
(Affiliate of Valley Bancorp)
221 W. College Ave., P.O. Box 239 54911
414/738-3820 Tr$737 Mil
(Trust Offices in Beaver Dam, Chilton, Green Bay, Janesville, Kewaskum, Madison, Oshkosh, Ripon, Rhinelander, Sauk City, Shawano, Sun Prairie, Thiensville & Woodruff)
Hd: Mark L. Miller, Pres
OffMgr,ComTrF: Roger S. Core, ExecVP
PersTr: Charles Banker, VP
Wayne Davis, AsstVP
CorpTr: Mark Schnabl, TO
TrInv: H. Kirk Hoult, IO
EmplBen: James A. Kluge, SrVP
Thomas J. Vonck, AsstVP
Bruce H. Lindberg, AsstVP
Mary Jo Humpal, AsstVP
TrOpers: Kenneth Wery, SrVP
Michael McMillan, AsstVP
Sue Bernarde, AsstVP
Nancy Losinski, AcctMgr
Nb: John Brewster, VP

Auburndale

BANK ONE WISCONSIN TRUST COMPANY, N.A.
P.O. Box 220 54412
Tr$2.5 Bil
(Trust Service Office of Milwaukee)
Hd: Joseph E. McGrane, SrVP&Mgr

Baraboo

THE BARABOO NATIONAL BANK
101 Third Ave. 53913
608/356-7703 Tr$12 Mil
Merlin E. Zitzner, Chm
Hd: Greg L. Lindner, Pres&TO
PersTr,TrOpers,Nb: Karen Sanner, AsstTO
CorpTr,TrInv,ComTrF,EmplBen: Gene D. Higgins, VP&TO

FIRST NATIONAL BANK & TRUST CO.
502 Oak St. 53913
608/356-9451 Tr$7 Mil
Kenneth W. Keniston, Pres&TO
Darlene Steinhorst, TO

Barron

FIRST NATIONAL BANK
P.O. Box 159 54812
715/537-5681
Hd: Kenneth Frye

Beaver Dam

AMERICAN NATIONAL BANK
115 Front St. 53916
414/885-5518 Tr$3.1 Mil
Hd: John Oaphout, VP&TO
TrInv,EmplBen: E. M. Jacobs, Pres
Nb: Richard F. Jacobs, BankMktgO

BANK ONE WISCONSIN TRUST COMPANY, NA
124 N. Spring St., P.O. Box 278 53916
414/885-5511
(Trust Service Office of Milwaukee)
Hd: David M. Kemp, VP&Mgr

VALLEY TRUST COMPANY
120 Park Ave. 53916
414/887-1786
(Branch of Appleton)
Thomas Chase, Mgr

Beloit

BELOIT SAVINGS BANK
P.O. Box 719 53511
608/365-6645 Tr$3.0 Mil
Hd: Dorothy L. Burton, TO

FIRST NATIONAL BANK & TRUST CO.
P.O. Box 818 53511
608/364-4401 Tr$65 Mil
Hd,TrInv: D. A. Staaland, VP&TO
Inv: Kirk R. Hosler, TO
Mrs. Barbara A. Gunderson, TO
EmplBen: David O. Olhsner, TO

MARSHALL & ILSLEY TRUST COMPANY
(Trust Service Office at M&I Bank of Beloit)
P.O. Box 2035 53201
608/365-2221
Bonnie D. Wetter, VP

Burlington

BANK OF BURLINGTON
200 S. Pine St. 53105
414/763-9141 Tr$20 Mil
Hd,CorpTr,TrInv,ComTrF,Nb: Robert Wenke, Pres&TO
PersTr,EmplBen,Nb: Elaine Gunderson, AsstTO
TrOpers,Nb: Doris Uebele, AsstTO
TrOpers,TDP: Chuck Stubley
Nb: Jim Bauman

BANK ONE WISCONSIN TRUST COMPANY, NA
189 E. Chestnut St., P.O. Box 308 53105
414/763-8411 Tr$2.5 Bil
(Trust Service Office of Milwaukee)
Hd: David J. Vetta, VP&Mgr

The Directory of Trust Institutions is included in a T&E subscription!

WISCONSIN (Cont'd)

Burlington (Cont'd)

FIRST BANKING CENTER-BURLINGTON
400 Milwaukee Ave. 53105
414/763-3581 Tr$30 Mil
Hd,Nb: Roman Borkovec, Pres&TO
PersTr: Karen Chrast, VP&TO
TrInv: Timothy Janke, ExecVP&AsstTO
EmplBen: Maxine Meyer, AsstTO
TrOpers: Judith Herda, AsstTO

Campbellsport

BANK ONE WISCONSIN TRUST COMPANY, NA
114 Fond du Lac Ave. 53010
414/533-8386 Tr$2.5 Bil
(Trust Service Office of Milwaukee)
C. Brad Zulke, VP

Chilton

VALLEY TRUST COMPANY
35 E. Main St. 53014
414/849-2351
(Branch of Appleton)

Clintonville

BANK ONE WISCONSIN TRUST COMPANY, NA
60 S. Main St. 54929
715/823-3146 Tr$2.5 Bil
(Trust Service Office of Milwaukee)
Howard C. Williams, VP&Mgr

De Pere

BANK ONE WISCONSIN TRUST COMPANY, NA
441 Main Ave. 54115
414/336-4277 Tr$2.5 Bil
(Trust Service Office of Milwaukee)
James M. Curran, VP&Mgr

Eau Claire

FIRST INTERSTATE TRUST COMPANY OF WISCONSIN
204 E. Grand Ave. 54701
715/836-1471 Tr$500 Mil
(Trust Office of First Interstate Trust Company of Wisconsin, Sheboygan)
Dale C. Sevig, SrVP&RegMgr
DisBrkg: William Heise, AcctExec
PersTr,EmplBen: Dale C. Luthy, VP

FIRST WISCONSIN NATIONAL BANK OF EAU CLAIRE
131 S. Barstow St. 54702
715/839-6441 Tr$170 Mil
Hd: Michael R. Hyzer, VP&TO
PersTr,TrOpers: Thomas P. Taylor, VP&TO
Patricia R. Coriden, TO
Nb: William H. Prindle, TO

Evansville

UNION BANK & TRUST CO.
P.O. Box 15 53536
608/882-5200
Hd: Leonard P. Eager, Jr., Pres

Fond Du Lac

FIRST WISCONSIN TRUST COMPANY
(Trust Service Office in First Wisconsin National Bank of Fond du Lac)
P.O. Box 30 54935
414/929-2238
Carl A. Silvestri, VP

NATIONAL EXCHANGE BANK & TRUST
130 S. Main St. 54935
414/921-7700 Tr$110 Mil
Hd: Lyman T. Powell, Pres-TrDiv
Lena Detleff, AsstVP
Linda Herzig, AsstTO
Sherry Moore, AsstTO

Fort Atkinson

FIRST AMERICAN BANK & TRUST CO.
P.O. Box 218 53538
414/563-6616 Tr$40 Mil
Hd: James S. Schafer
TrOpers: Julie Frame
Ann Herdendorf
PersTr,Nb: Richard Meier

Franksville

FIRST BANK, SOUTHEAST, NatAssn
10005 Hwy. K 53126
414/886-3000
Ron J. Clayton, VP&TO
Audrey A. Thomson, AssiVP&TOpO

Grafton

GRAFTON STATE BANK
101 Falls Road 53024
414/377-5511
(Trust Office of First Wisconsin National Bank, Sheboygan)
Thomas Armstrong, VP&TO

Green Bay

ASSOCIATED KELLOGG BANK
P.O. Box 19006 54307
414/433-3131 Tr$430 Mil
Hd: Mark McMullen, ExecVP
PersTr: Douglas Green, VP
CorpTr: Dale Phillips, AsstVP
TrInv: Kenneth Nimmer, VP
EmplBen: Richard Langer, VP
TrOpers: Craig Barbian, AsstVP

BANK ONE WISCONSIN TRUST COMPANY, NA
200 S. Adams St., P.O. Box 19029 54307-9029
414/436-2610 Tr$2.5 Bil
(Trust Service Office of Milwaukee)
Hd: James M. Curran, VP

FIRST WISCONSIN TRUST COMPANY
(Trust Service Office in First Wisconsin Bank of Green Bay)
425 Pine St., P.O. Box 1089 54305
414/432-7370
Hd: D. Alfred Jones, AsstVP
EmplBen: Julia J. Vidani, TO

VALLEY TRUST COMPANY
(Operating at Valley Bank Green Bay)
P.O. Box 2427 54306
414/432-6361 Tr$737 Mil
(Trust Office of Valley Trust Co., Appleton)
OffMgr: Henry Blacharczyk, SrVP
PersTr: Darlene Kuschel, VP
TrInv: Joseph Hoffmeyer, VP
CorpTr: Kurt Mueller, AsstVP
EmplBen: Mary Marquis, VP

Hartford

FIRST NATIONAL BANK OF HARTFORD
P.O. Box 70 53027
414/673-5800 Tr/u$1 Mil
Hd: D. A. Carroll, Pres&TO
Ron Koeppl, TO
PersTr,CorpTr: James H. Semler, SrVP&AsstTO
Nancy Snyder, AsstCsh&AsstTO
James L. Vogelsang, Csh&AsstTO

VALLEY BANK OF HARTFORD
P.O. Box 70 53027
414/673-4600
Richard Meloy, Pres

Janesville

BANK ONE WISCONSIN TRUST COMPANY, NA
100 W. Milwaukee St. 53545
608/752-7851 Tr$2.5 Bil
(Trust Service Office of Milwaukee)
Curtis R. Parish, VP&Mgr

JOHNSON HERITAGE TRUST COMPANY
1 S. Main St., P.O. Box 5007 53547
608/756-5000
(Trust Service Office of Racine)
Hd:John R. Gunnarson, VP&Mgr

ROCK COUNTY SAVINGS & TRUST CO.
P.O. Box 1619 53547
608/756-4161 Tr$65 Mil
Hd,CorpTr: John R. Gunnarson, VP&TO
PersTr: Donald W. Zerrien, TO
TrInv,EmplBen: Michael T. Wendler, TO
TrOpers: Joan Gunn
TDP: Debra Dampier

VALLEY TRUST COMPANY
(Operating at Valley Bank of Janesville)
P.O. Box 5000 53547
608/755-4249 Tr$737 Mil
(Trust Office of Valley Trust Co., Appleton)
OffMgr,Nb: Peter C. Jacobs, SrVP
PersTr,CorpTr: Kathryn K. Shebiel, VP
PersTr: Patricia J. Zimmerman, AsstVP
TrInv: Thomas E. McKaig, VP
TrOpers: Jane R. Stevenson, AsstVP
EmplBen: Richard Schmit, VP

Kenosha

BANK ONE WISCONSIN TRUST COMPANY, NA
2222 63rd St., P.O. Box 788 53140
414/658-1681 Tr$2.5 Bil
(Trust Service Office of Milwaukee)
Mgr: A. Daniel Oderkirk, VP

FIRST BANK SOUTHEAST,NatAssn
625-57th St. 53140
414/658-3700
Ron J. Clayton, VP&TO
Audrey A. Thomson, AsstVP&TOpO

FIRST NATIONAL BANK
P.O. Box 280 53141
414/658-5230 Tr$220 Mil
(Trust Office at Bank of Elmwood, Racine)
Hd,TrInv,ComTrF,Nb: E. M. Miller, VP&TO
PersTr: Lorraine Erickson, AsstVP&TO
Prob: M. Lee Hosman, AsstVP&TO
TrOpers: Alice U. Tutlewski, TOpO
EmplBen: Timothy Dwyer

JOHNSON HERITAGE TRUST COMPANY
3928 60th St., P.O. Box 787 53142
414/658-2582
(Trust Service Office of Racine)
Hd: Robert B. Schneider, SrVP&Mgr

Kewaskum

VALLEY TRUST CO.
(Operating at Valley Bank of Kewaskum)
P.O. Box 68 53040
414/626-2171 Tr$737 Mil
(Trust Office of Valley Trust Company, Appleton)
OffMgr: Thomas C. Chase, VP

Kimberly

ASSOCIATED BANK N.A.
600 W. Kimberly Ave. 54136
414/731-3106
(Trust Office of First National Bank at Neenah)
Mike Mahlik, TO

La Crosse

FIRST BANK, NatAssn, LA CROSSE
100 First Bank Pl., P.O. Box 309 54602-0309
608/782-8100
Coord: David Gresham
Nb: Merl B. Case, VP&TO

LA CROSSE TRUST CO.
311 Main St. 54601
608/782-1148 Tr$385 Mil
(Service Offices in State Bank of La Crosse, La Crosse; Peoples State Bank, Prairie du Chien; First Bank of Sparta, Sparta & Community State Bank, Wisconsin Rapids)
H. L. Woods, Chm
Hd: Gary M. Veldey, Pres&CEO

Lake Geneva

FIRST BANK SOUTHEAST, NatAssn
303 Center St. 53147
414/248-9116
Ron J. Clayton, VP&TO
Audrey A. Thomson, AsstVP&TOpO

Lancaster

M&I LANCASTER STATE BANK
53813
608/723-4166 Tr$2.4 Mil
(Branch in Mt. Hope)
Hd,CorpTr,PersTr: Carson Alcorn, TO
TrOpers: Mary E. Walker, TO

UNION BANK & TRUST
P.O. Box 70 53813
608/723-2191 Tr$2.9 Mil
Hd: W. S. Johnson, VP&TO

★Madison

BANK ONE WISCONSIN TRUST COMPANY, NA
100 N. Fairchild, P.O. Box 3299 53704
608/246-2490 Tr$2.5 Bil
(Trust Service Office of Milwaukee)
Hd: David M. Kemp, VP&Mgr

FIRST WISCONSIN NATIONAL BANK
P.O. Box 7900 53707
608/252-4250 Tr$1.9 Bil
Hd: Robert L. Webster, SrVP&SrTO
PersTr: Frederik W. Jensen, VP
PersTrNb: Cheryl M. Shult, VP
TrInv: J. Scott Harkness, SrVP&CIO
EmplBen: Daniel J. Halpin, VP
EmplBenNb: Steven R. Parish, AsstVP
TrOpers: Lynn R. Parker, AsstVP

MARSHALL & ILSLEY TRUST COMPANY
(Trust Service Office at M&I Bank of Madison)
One W. Main St., P.O. Box 830 53701
608/252-5950
Hd: William J. Conroy, VP
PersTr: Oscar Seibel, VP
CorpTr: Margaret L. Kalina, VP
EmplBen: Dorothy Kilgore
TrInv: James L. Shanahan, VP
Nb: James E. Saunders, VP

VALLEY TRUST COMPANY
(Operating at Valley Bank of Madison)
P.O. Box 8915 53708
608/252-3554 Tr$737 Mil
(Trust Office of Valley Trust Co., Appleton)
OffMgr: Joan Burke, VP
PersTr: Erica Hill, AsstVP
Cindy Lind, TO
Robin Stradinger, TO
TrInv: Mark Pittman, IO
Nb: William Stebbins, TO
TrInv,ComTrF: Robert A. Zellers, VP

VALLEY TRUST COMPANY
7878 Big Sky Drive 53719
608/833-1616
(Trust Office of Appleton)
Hd: James A. Kluge, SrVP&OffMgr
EmplBen: Joseph Vertovec, VP
James Mueller, VP
Ann Basler, AsstVP
Cheri Teal, TO

Manitowoc

ASSOCIATED MANITOWOC BANK
P.O. Box 787 54220
414/683-2428 Tr$314 Mil
Hd,TrInv,ComTrF: William A. Pohlmann, SrVP&TO
PersTr: Robert W. Brown, VP
EmplBen: James A. Noffke, VP&TO
TrOpers: Michael Wicklacz, TxO

FIRST NATIONAL BANK IN MANITOWOC
402 N. Eighth St. 54220
414/684-6611
Hd: Richard R. Jodarski, VP&TO
TrOpers: Kaye E. Johnson, TO

FIRST WISCONSIN BANK OF MANITOWOC
1617 Washington St. 54220
414/682-8881
(Trust Office of First Wisconsin National Bank, Sheboygan)
Thomas Armstrong, VP&TO

Marinette

FARMERS & MERCHANTS BANK & TRUST
P.O. Box 347 54143
715/735-6617
Hd: Thomas K. Maxwell, Pres&TO
Marguerite Lozier, AsstVP&AsstTO

STEPHENSON NATIONAL BANK & TRUST
1820 Hall Ave., P.O. Box 137 54143
715/732-1650 Tr$25.5 Mil
Hd: Mary L. Staudenmaier, Pres&TO
PersTr,TrInv: David B. Maguire, AsstTO
TrOpers: Elizabeth Sanchez, AsstTOpO
TDP: Marilynn Sheraski

Markesan

MARKESAN STATE BANK
P.O. Box 355 53946
414/398-2358 Tr$1 Mil
Hd: Martin E. Kirst, Pres&TO

Marshfield

ASSOCIATED CITIZENS BANK
P.O. Box 510 54449
715/834-3171 Tr$75 Mil
Hd: James Bartelt, VP&SrTO
Richard J. Kamps, SrVP&TrInvO
Frances A. Washington, AsstVP&TO
Betty Valenta, AsstVP&AsstTO

MARSHALL & ILSLEY TRUST COMPANY
(Trust Service Office at M&I Central Bank & Trust)
P.O. Box 2035 53201
715/387-1134
Willis W. Allmandinger, VP

Menomonie

FIRST BANK & TRUST
P.O. Box 100 54751
715/235-5511 Tr$6.7 Mil
G. A. Talen, CEO
Hd: Deanna Thorson, TO

VALLEY BANK, MENOMONIE
P.O. Box 130 54751
715/235-5521 Tr$2 Mil
Hd,CorpTr,TrInv: Gene Haberman, Pres
PersTr,ComTrF,EmplBen,TrOpers,Nb: Richard Partlow, TO

Milwaukee

ASSOCIATED COMMERCE BANK
515 W. Wells 53201
414/271-1786 Tr$686 Mil
Hd: G. D. Smith, VP&TO
PersTr: Michael J. Krenz, VP&TO
TrInv: Mary E. Alling, VP&TO
ComTrF: K. K. Brusda, VP&TO
EmplBen: Jill M. Fardy, AsstVP&TO
TrOpers: Ann Mrotek

BANK ONE WISCONSIN TRUST COMPANY, NA
111 E. Wisconsin Ave., P.O. Box 1308 53201
414/765-2800 Tr$2.5 Bil
(Trust Service Offices in Antigo, Appleton, Auburndale, Beaver Dam, Burlington, Campbellsport, Clintonville, De Pere, Green Bay, Janesville, Kenosha, Madison, Monroe, Neenah, New London, Oshkosh, Racine, Seymour, Stevens Point, Watertown, Waukesha and West Bend)
Hd: David J. Kundert, Pres&CEO
PersTr: Robert L. Hanley, SrVP&SecCsh
CorpTr: Brian P. Bouda, SrVP
TrInv: M. Dale Fritz, SrVP
TrOpers: Michael D. Ryba, SrVP
FinO: Mark F. VandenBusch, AsstVP
Nb: Jane C. Arnold, VP

FIRST BANK,NatAssn, MILWAUKEE
201 W. Wisconsin Ave. 53259
414/227-6060 Tr$2.0 Bil
(Office in La Crosse)
Hd: Tracy E. Little, SrVP&MngTO
PersTr: Mark W. Sprenger, VP&TO
CorpTr: David L. Lauterbach, VP&TO
TrInv: Richard R. Jandrain, VP&TO
EmplBen: Jeffrey S. Syslack, VP&TO
TrOpers: Jim Nielsen, AsstVP&TO
Nb: Jacqueline K. Nelson, VP&TO
Terry N. Parsons, VP&TO

FIRST BANK SOUTHEAST, NatAssn
770 N. Jefferson St. 53202
414/276-1533 Tr$11 Mil
Ron J. Clayton, VP&TO
Audrey A. Thomson, AsstVP&TOpO

FIRST INTERSTATE TRUST COMPANY OF WISCONSIN
6130 W. National Ave. 53214
414/224-4556 Tr$500 Mil
(Trust Office of First Interstate Trust Company of Wisconsin, Sheboygan)
Jeffrey L. Morgan, SrVP&RegMgr
DisBrkg: Richard Gieringer, AcctExec
PersTr,EmplBen: Margaret Pauly, TO
PersTr: Karen Cohen, AsstVP

FIRST WISCONSIN TRUST COMPANY (T)
P.O. Box 2054 53201
414/765-5000 Tr$3.54 Bil
(Affiliated with Firstar Corporation with Trust Units in Eau Claire, Madison, Oshkosh & Sheboygan, WI; West Palm Beach FL, Phoenix, AZ, Oak Brook Terrace, Napierville, IL & Stillwater, MN. Trust Service Offices in Appleton, Fond du Lac, Green Bay, Minocqua, Wausau & Wisconsin Rapids, WI)
Blaine E. Rieke, ChmBd&CEO
Philip R. Smith, Pres
PersTr: Donald S. Buzard, 1stVP,GenCoun&Sec
Admin: Lee G. Wolcott, VP
FinPlng: Philip A. Hardacre, VP
CorpTr,EmplBen: Michael J. Bills, FVP
TrInv: Jackson A. Kirk, Jr., FVP
TrOpers: Marvin R. Anderson, FVP

KILBOURN STATE BANK
6055 W. Lisbon Ave. 53210
414/871-8200
Hd: Roger Kraemer, VP&TO
Trevor A. Harder, Pres&TO

MARSHALL & ILSLEY TRUST COMPANY
P.O. Box 2035 53201
414/765-8200
(Trust Service Offices in Beloit, Madison, Marshfield, Racine, Rhinelander, Stevens Point, Superior, Watertown & Wausau)
Hd: Michael J. Revane, Pres
EmplBen: Morry L. Birnbaum, VP
TrInv,PersTr,EmplBen: William J. Gumerman, VP
PersTrAdmin: Robert W. Mitchell, VP
Coun/PersTrSls: James F. Duca, VP

MILWAUKEE WESTERN BANK
Capitol Dr. at 60th St. 53216
414/442-5800 Tr$25 Mil
Nb,EmplBen,CorpTr,PersTr: O. K. Johnson, Jr., SrVP&TO
Margaret M. Crawford, AsstVP&TO
TrInv: Richard A. Sachs, Pres&ChmBd

WISCONSIN (Cont'd)

Minocqua

FIRST WISCONSIN TRUST COMPANY
54548
(Trust Service Office at First Wisconsin Bank of Minocqua)
Gary R. Ratts, AsstVP

Mondovi

BANK OF MONDOVI
54755
715/926-4234 Tr/u$1 Mil
Hd: Mrs. Peggy L. Serum, VP&TO

Monroe

BANK ONE WISCONSIN TRUST COMPANY, NA
1717 10th St. 53566
608/328-4038 Tr$2.5 Bil
(Trust Office of Milwaukee)
Hd: Larna L. Blum, AsstVP

FIRST NATIONAL BANK
P.O. Box 98 53566
608/328-5160 Tr$39 Mil
Hd: Robert P. Smith, SrVP&SrTO
Lowell A. Rautmann, TO
Lydia M. McMicken, AsstTO

Mt. Hope

M&I LANCASTER STATE BANK
Main St. 53816
608/988-4512
(Branch of Lancaster)
Hd,CorpTr,PersTr: Carson Alcorn, TO
TrOpers: Mary E. Walker, TO

Advertise in

TRUSTS ESTATES

The magazine that opens the door to the $800 billion trust market!

For rates and information contact:

Charles E. Lloyd
Executive Group
Publisher
(404) 256-9800

Neenah

ASSOCIATED BANK, N.A.
100 W. Wisconsin Ave. 54956
414/722-3321 Tr$900 Mil
(Trust Offices in Appleton, Clintonville, Kimberly & Neenah)
Hd,PersTr: Michael B. Mahlik, VP&TO
CorpTr: Mary L. Scheffler, AsstVP&TO
TrInv: Neil T. Braun, VP&TO
ComTrF: Kenneth J. Brusda, VP&TO
EmplBen: Richard F. Harding, VP&TO
TrOpers: Ann G. Mrotek, TOpO
Nb: David C. Tans
TDP: Susan G. Barnes

ASSOCIATED BANK, N.A.
1055 Winneconne Ave. 54725-3500
414/725-3053
(Trust Office of First National Bank at Neenah)
Michael Mahlik, TO

BANK ONE WISCONSIN TRUST COMPANY, NA
111 E. Wisconsin Ave., P.O. Box 789 54956
414/727-3260 Tr$2.5 Bil
(Trust Service Office of Milwaukee)
Hd: Joseph E. McGrane, SrVP&Mgr

New London

BANK ONE WISCONSIN TRUST COMPANY, NA
113 N. Water St., P.O. Box 268 54961
414/982-3300 Tr$2.5 Bil
(Trust Service Office of Milwaukee)
Hd: Joseph E. McGrane, SrVP&Mgr

Oshkosh

BANK ONE WISCONSIN TRUST COMPANY, NA
300 N. Main St., P.O. Box 680 54902
414/231-6610 Tr$2.5 Bil
Hd: Thomas J. Regan, VP

FIRST WISCONSIN NATIONAL BANK
111 N. Main St., P.O. Box 2448 54901
414/424-4270 Tr$220 Mil
Hd: David R. Krumrei, 1stVP
Prob: Peter A. Rogers, AsstVP
PersTr: Dale W. Sonnenberg, AsstVP
Sandra A. Noe, TO
Amy Wigdale, TrAdm
Bryan Wycoff, TrAdm
EmplBen: Steven J. Perlewitz, TO
TrInv,ComTrF: Steve Hooyman, PtfolMgr
TrOpers: Sue Stryzewski

VALLEY TRUST COMPANY
(Operating at Valley Bank Oshkosh)
P.O. Box 948 54902
414/236-5315 $Tr$737 Mil
(Trust Office of Valley Trust Co. Appleton)
OffMgr,CorpTr: Thomas Chase, VP
PersTr: Mary Beth LeMere, AsstVP

Platteville

FIRST NATIONAL BANK OF PLATTEVILLE
170 W. Main St. 53818
608/348-7777 Tr$5.5 Mil
Hd: Nancy A. Boudreau, Pres
Polly L. Hauser, CPF,AsstVP

MOUND CITY BANK
25 E. Pine St., P.O. Box 263 53818
608/348-2685 Tr$3.4 Mil
Hd,PersTr,CorpTr: Robert J. Just, Jr., Pres&TO
PersTr: Michael D. Moran, AsstTO&AsstCsh

Port Washington

PORT WASHINGTON STATE BANK
P.O. Box 176 53074
414/284-4416 Tr$10 Mil
Hd: F. M. Metz, SrVP&TO

Prairie Du Chien

PEOPLES STATE BANK
(Service Office of La Crosse Trust Co., La Crosse)

Princeton

FIRST WISCONSIN NATIONAL BANK OF PRINCETON
102 Pearl St. 54968
414/295-6586
(Service Office of First Wisconsin National Bank, Sheboygan)
Thomas Armstrong, VP&TO

Racine

BANK OF ELMWOOD
2704 Lathrop Ave. 53405
414/554-5321
(Trust Services provided by First National Bank of Kenosha)
M. Lee Hosman, AsstVP&TO

BANK ONE WISCONSIN TRUST COMPANY,NatAssn
500 Wisconsin Ave., P.O. Box 221 53401
414/633-8201 Tr$2.5 Bil
(Trust Service Office of Milwaukee)
Hd: A. Daniel Oderkirk, VP&Mgr

FIRST BANK SOUTHEAST NatAssn
3525 Rapids Dr. 53404
414/886-3000
Ron J. Clayton, VP&TO
Audrey A. Thomson, AsstVP&TOpO

JOHNSON HERITAGE TRUST COMPANY
4041 N. Main St., Caller No. 2012 53401
414/639-4977
(Trust Service Offices in Janesville & Kenosha)
Hd: B. W. Salome, Pres&CEO
PersTr: Steven G. Gabriel, SrVP&TC
EmplBen: Robert B. Schneider, SrVP&TO
TrOpers: Michael J. Markiewicz, TOpO

MARSHALL & ILSLEY TRUST COMPANY
(Trust Service Office at M&I Bank of Racine)
P.O. Box 2035 53401
414/637-4411
Sharon A. Kubica, VP

Reedsburg

THE REEDSBURG BANK
P.O. Box 90 53959
608/524-8251 Tr$9 Mil
Hd: Sharon L. Braun, TO
Edward J. Miller, VP&AsstTO
Carol Weinke, AsstTO

Rhinelander

MARSHALL & ILSLEY TRUST COMPANY
(Trust Service Office at M&I Merchants Bank)
7 N. Brown St. 54501
715/369-3000

VALLEY TRUST COMPANY
(Operating at Valley First National Bank of Rhinelander)
P.O. Box 677 54501
715/362-6900 Tr$737 Mil
(Trust Office of Valley Trust Co., Appleton)
OffMgr: Thomas C. Chase, VP

Ripon

VALLEY TRUST COMPANY
(Operating at Valley First National Bank of Ripon)
P.O. Box 420 54971
414/748-7878 Tr$737 Mil
(Trust Office of Valley Trust Co., Appleton)
OffMgr: Thomas C. Chase, VP
PersTr: Doloris A. Lodwig, TO

Sauk City

VALLEY TRUST COMPANY
(Operating at Valley Bank, Sauk Prairie)
P.O. Box 638 53583
608/643-8591 Tr$737 Mil
(Trust Office of Valley Trust Company, Appleton)
OffMgr: Joan Burke, VP

Seymour

BANK ONE WISCONSIN TRUST COMPANY, NA
222 S. Main St. 54165-0038
414/833-2365 Tr$2.5 Bil
(Trust Service Office of Milwaukee)
Howard C. Williams, VP&Mgr

Shawano

VALLEY TRUST COMPANY
(Operating at Valley Bank of Shawano, N.A.)
P.O. Box 270 54166
715/526-6101 Tr$737 Mil
(Trust Office of Valley Trust Co., Appleton)
OffMgr: Thomas C. Chase, VP

Sheboygan

FIRST INTERSTATE TRUST COMPANY OF WISCONSIN
636 Wisconsin Ave., P.O. Box 171 53082-171
414/459-2070 Tr$500 Mil
(Regional Trust Offices in Appleton, Eau Claire and Milwaukee. Trust Services at all other First Interstate Bank locations by appointment)
Hd: Eldon L. Bohrofen, Pres
Al Garson, ExecVP
Dennis Ohl, SrVP&RegMgr
Sandra Sachse, VP-Cont
PersTr: Allan Jurss, VP
Wesley Vander Weele, VP
Nancy Ruggles, TO
Charles Beneaum, TO
Teri Strub, TO
EmplBen: Randall Sneller, VP
CorpTr: Mari Lindner, CTO
Mktg: Margaret E. Martin, AsstVP
TrInv: Michael J. Millhouse, VP
David Nelson, SrTrInvO
Helen Ploetz, TrInvO
DisBkrg: Denise Strand, Mgr

FIRST WISCONSIN NATIONAL BANK OF SHEBOYGAN
605 Plaza 8 53081
414/459-6920 Tr$320 Mil
(Trust Offices in Grafton State Bank, Grafton; First Wisconsin Bank of Manitowoc, Manitowoc & First Wisconsin National Bank of Princeton, Princeton & First Wisconsin Bank of Two Rivers, Two Rivers)
Hd: Donald M. Meier, SrVP&MngSrTO
PersTr: Ronald G. Chinnock, VP&TO
TrInv: James E. Raffel, SrVP&TrInvO
EmplBen: Robert H. Foster, VP&TO
TrOpers: Warren Wieser, VP&Csh
Nb: Tom Armstrong, VP&TO

Sparta

FIRST BANK OF SPARTA
(Service Office of La Crosse Trust Co., La Crosse)

UNION NATIONAL BANK & TRUST CO.
P.O. Box 249 54656
608/269-6737
Hd: John R. Wall, Pres&TO

Stevens Point

BANK ONE WISCONSIN TRUST COMPANY, NA
1045 Main St., Box A 54481
715/345-8841 Tr$2.5 Bil
(Trust Service Office of Milwaukee)
Marvin R. Wimmer, VP&Mgr

MARSHALL & ILSLEY TRUST COMPANY
(Trust Service Office at M&I Bank of Stevens Point)
P.O. Box 2035 53201
715/344-5100
William A. Diedrich, VP
Robert F. Penn, VP
Donald A. Jarek, VP

Sturgeon Bay

BANK OF STURGEON BAY
P.O. Box 9 54235
414/743-5551 Tr$30 Mil
Hd: [illegible], TO

Sun Prairie

BANK OF SUN PRAIRIE
P.O. Box 29 53590
608/837-4511 Tr$22 Mil
Hd: Kurt Kniess, TO
Alan Sebranek, AsstTO

VALLEY TRUST COMPANY
(Operating at Valley Bank, Sun Prairie)
P.O. Box 109 53590
608/837-7373 Tr$737 Mil
(Trust Office of Valley Trust Company, Appleton)
OffMgr: Joan Burke, VP

Superior

MARSHALL & ILSLEY TRUST COMPANY
(Trust Service Office at M&I First National Bank of Superior)
P.O. Box 2035 53201
715/394-6611

NATIONAL BANK OF COMMERCE
1127 Tower Ave. 54880
715/394-5531
Hd: Joel S. Gates, Jr., Chm&TO
TrOpers: Gwen T. Theien, TO

Thiensville

VALLEY TRUST BANK
200 Green Bay Rd. 53092
414/242-1260
(Trust Office of Appleton)
OffMgr: Patrick Brault, VP
Richard Walters, VP

Tomah

FARMERS & MERCHANTS BANK
1001 Superior Ave. 54660
608/372-2126 Tr$18.7 Mil
TrOpers: Janeen K. Jameson, TO
Donald D. Kortbein, TO
Terry L. Winchel, TO
Richard Baumgarten, TO

Two Rivers

FIRST WISCONSIN BANK OF TWO RIVERS
(Trust Service Office of First Wisconsin Bank, Sheboygan)
1516 Washington St. 54241
414/793-5279
Thomas Armstrong, VP&TO

Union Grove

COMMUNITY STATE BANK
1201 Main St., P.O. Box 66 53182
414/878-3763
Hd: Randall E. Kreuscher, VP&TO

Watertown

BANK ONE WISCONSIN TRUST COMPANY, NA
500 Main St., P.O. Box 498 53094
414/261-0616 Tr$2.5 Bil
(Trust Service Office of Milwaukee)
Hd: David J. Vetta, VP&Mgr

MARSHALL & ILSLEY TRUST COMPANY
(Trust Service Office at M&I Bank of Watertown)
P.O. Box 2035 53201
414/261-7102
Robert W. Westrick, AsstVP

Waukesha

BANK ONE WISCONSIN TRUST COMPANY, NA
235 W. Broadway, P.O. Box 1615 53186
Tr$2.5 Bil
(Service Office of Milwaukee)
[illegible]

WAUKESHA STATE BANK
P.O. Box 648 53187
414/549-8541 Tr$54 Mil
Hd: J. Bernard Fiedler, CFP
EmplBen: Ginger Marty
TrOpers: Wendy Florian

Wausau

CITIZENS BANK & TRUST
P.O. Box 59 54402-0059
715/845-4301 Tr$10.0 Mil
Greg Kohnert, VP&TO

FIRST WISCONSIN TRUST COMPANY
(Trust Service Office at First Wisconsin National Bank of Wausau)
P.O. Box 2047 54401
715/848-3833
John F. Hell, TO
Gary R. Ratts, AsstVP

MARSHALL & ILSLEY TRUST CO.
500 3rd St. P.O. Box 209 54402
715/845-3121
(Trust Service Office at M&I First American National Bank)
Hd: Gerald Riskey, VP
TrInv: Don K. Smith
EmplBen: James E. Schremp, TO
Nb: Sandra J. Hoenisch

West Bend

BANK ONE WISCONSIN TRUST COMPANY, NA
801 W. Washington St., P.O. Box 557 53095
414/338-2111 Tr$2.5 Bil
(Trust Service Office of Milwaukee)
Hd: C. Brad Zulke, VP&Mgr

M&I FIRST NATIONAL BANK
P.O. Box 1980 53095
414/338-0611
Hd,CorpTr: R. T. Stephenson, SrVP&TO
PersTr: W. Dirk Hausmann, VP&TO
TrInv,ComTrF: R. W. Schwenkner, VP&TO
EmplBen: M. F. Hron, VP&TO
TrOpers: M. A. Kandel, AsstVP&TOpO

Whitewater

COMMERCIAL BANK
200 S. Fremont St. 53190
414/473-5531
Jon D. Kachel, VP&TO

THE FIRST CITIZENS BANK
207 W. Main St. 53190
414/473-2112 Tr$6 Mil
Hd: James Caldwell, TO
Mardell A. Winter, TO

Wisconsin Rapids

COMMUNITY STATE BANK
(Service Office of La Crosse Trust Co., LaCrosse)

FIRST WISCONSIN TRUST COMPANY
(Trust Service Office at First National Bank of Wisconsin Rapids)
311 W. Grand Ave. 54494
715/424-1780
John F. Hell, TO

WOOD COUNTY TRUST COMPANY
181 2nd St. S., P.O. Box 99 54494
715/423-7600 Tr$95 Mil
Hd,TrInv: John L. Moffat, Pres
PersTr: Linda Bender
EmplBen: Thomas W. Cahill, VP&TO
TrOpers: Sandy Reinwand

Woodruff

VALLEY TRUST COMPANY
(Operating at Valley Bank at Minocqua/Woodruff)
P.O. Box 1140 54568
715/356-9511 Tr$737 Mil
(Trust Office of Valley Trust Company, Appleton)
OffMgr: Thomas C. Chase, VP

WYOMING

Buffalo

FIRST NATIONAL BANK
P.O. Box 400 82834
307/684-2211 Tr$5 Mil
Hd: George Schafer, Comp&TO
Wendy Martin, AsstTO

WYOMING BANK & TRUST CO.
P.O. Box 950 82834
307/684-2201 Tr$102 Mil
Hd: Donald P. Kraen, Pres

Casper

WYOMING NATIONAL BANK CASPER
P.O. Box 2799 82602
307/266-1100 Tr$131 Mil
Hd: Dan W. Guerttman, SrVP&SrTO
PersTr: James R. Watson, VP&SrAdmO
Dick Munroe, VP&TO
Dory Graf, TO
CorpTr: Pam Snell, AsstVP
TrInv,ComTrF: Greg Baal, IO
EmplBen: Kari Hix, AsstVP
TrOpers: Richard Filbert, TO
Nb: Thomas A. Ward, Jr., VP

★Cheyenne

AMERICAN NATIONAL BANK
1912 Capitol Ave., P.O. Box 1528 82001
307/634-2121 Tr$45 Mil
Hd,PersTr,CorpTr,TrInv: Mickey Zanoni, SrVP&SrTO
PersTr,TrOpers: Delores Mayorga, VP&TO

KEY BANK OF WYOMING
Trust Division
18th & Carey Ave. 82001
307/634-5961 Tr$55 Mil
Hd: R. Scott Murdock, SrVP&TO
PersTr: Doris Wagner, TO
CorpTr: Michael E. Bohl, VP&TO
TrOpers: Arlene J. Hamm, VP&TO

WYOMING NATIONAL BANK
P.O. Box 1[illegible] 82003
307/634-33[illegible] Tr$104 Mil
Hd,Nb: N[illegible] M. Severinson, VP&SrTO,Mgr
PersTr: LeRoy Harvey, VP&TO
CorpTr,TrOpers,TDP: Denise Morrison, TOpO
TrInv,ComTrF: Don Rosenstein, IO
EmplBen: B. Nevling Clune, EBO

Cody

FIRST WYOMING BANK-CODY
P.O. Box 2750 82414
307/587-2243 Tr$19 Mil
Hd: M. D. Ellis, TO
PersTr: L. M. Reidel, TO

Douglas

CONVERSE COUNTY BANK
P.O. Drawer 689 82633
307/358-5300 Tr$18 Mil
Hd: Keith E. Cowden, VP&TO
Richard Cuthbertson, TO

Gillette

FIRST INTERSTATE BANK OF COMMERCE
P.O. Box 3004 82716
307/687-4470
(Branch of Sheridan)
Hd: James A. Dykes, VP&TO
TrOpers: Delores Warfield, TO

Jackson

JACKSON STATE BANK
P.O. Box 1788 83001
307/733-3737 Tr$2 Mil
Hd: Virginia Radford

Kemmerer

KEY BANK OF WYOMING
801 Pine Ave. 83101
307/877-4441 Tr$4.5 Mil
T. Mark Mickelson, Pres,CEO&TO
Mae Jean Julian, VP&TO

Lander

CENTRAL BANK & TRUST
P.O. Box 69 82520
307/332-4730 Tr$1 Mil
EmplBen,TrOpers: Bill VonHoltum, Pres

Laramie

FIRST INTERSTATE BANK OF LARAMIE,NatAssn
221 Ivinson Ave., P.O. Box 1307 82070
307/745-4874, Ext. 257 Tr$13 Mil
Hd: Gordon Jenkins, Pres

FIRST WYOMING BANK,N.A.-LARAMIE
P.O. Box 160 82070
307/745-8881 Tr$6 Mil
Hd: Dick Van Pelt, Pres&TO
PersTr,CorpTr,TrInv,EmplBen,Nb:
Michael E. Bohl, AsstTO
TrOpers,TDP: Emma Krafczik, AsstTO

Powell

AMERICAN NATIONAL BANK
P.O. Box 1007 82435
307/754-2283 Tr$1 Mil
Hd: Allan Pormohlen, Pres
J. M. Peterson

Rawlins

RAWLINS NATIONAL BANK
P.O. Box 100 82301
307/324-2203 Tr$9.0 Mil
Hd: Jeff R. Thorpe, VP

Rock Springs

ROCK SPRINGS NATIONAL BANK
P.O. Box 880 82902-0880
307/362-8801 Tr$1 Mil
Clarence Samuels, VP
Hd,CorpTr,TrInv,ComTrF,EmplBen,Nb:
John W. Hay, Jr.
TrOpers: James M. Bastalich, TO
TDP: Jack K. Robertson, AsstTO

Sheridan

FIRST INTERSTATE BANK OF COMMERCE
P.O. Box 2007 82801
307/674-7411 Tr$135 Mil
(Branch in Gillette)
Hd: Robert L. Ferril, TO
TrOpers: Mary Lou Sare, TrAdmO

KEY BANK OF WYOMING
Trust Division
P.O. Box 9000 82801
307/674-4411 Tr$30 Mil
Hd: James Sparks, VP&TO

Include Your Logo

The *Directory of Trust Institutions* offers in-column LOGOS at the head of your company listing. Each logo is $115.00 and should be readable at a size of 1" × 1¾".

YES! ☐ Include Our Logo(s) ☐ Payment Enclosed

☐ Copy of Logo Enclosed ☐ Bill

Placement(s) ______________________
(City) (State)

____
(City) (State)

(Please attach additional placement requests)

Signed: ______________________

Name: ______________________ Title ______________________

CANADIAN TRUST INSTITUTIONS

For reader convenience, the following alphabetical listing shows the provinces in which head offices are located. Each head office lists cities in which branches are located. Branches are not listed separately.

ALBERTA

Calgary

COMMERCIAL TRUST CO., LTD.
#400, 407-8th Ave. S.W. T2P 1E5
403/262-3017 Tr$194 Mil
Hd: Thomas S. Dobson, Pres

Edmonton

HERITAGE SAVINGS & TRUST CO.
10162 100 St. T5J 0P5
40¾21-7771
Hd: John S. Davediuk, VP-TrSvcs

NORTH WEST TRUST CO.
Toronto Dominion Tower, 18th Fl.
10205-101 ST., T5J 4R1
40¾29-9300 TR$725 Mil
(Branches In Alta: Calgary, Camrose, Edmonton, Lethbridge, BC: New Westminster, Vancouver, Victoria; Man: Winnipeg; Sask: Regina, Saskatoon, Yorkton)

Lethbridge

CENTRAL TRUST COMPANY
506 4th Ave., S. T1J 0N5
403/320-1233
Hd: R. G. Thompson, Mgr

BRITISH COLUMBIA

Vancouver

FIRST CITY TRUST CO.
777 Hornby St. V6Z 1S4
604/688-9421 Tr$3 Bil
(Branches in Alta: Calgary, Edmonton; BC: Vancouver, Victoria; Alberta: Calgary, Edmonton; Man: Brandon, Winnipeg; NS: Halifax; Ont: Brampton, Brantford, Burlington, Guelph, Hamilton, Kitchener, London, Ottawa, St. Catherine's, Toronto, Windsor; Que: Montreal; Sask: Regina & Saskatoon)

PRENOR TRUST COMPANY OF CANADA
2118 W. 41st Ave. V6M 1Z1
604/263-2787 Tr$154 Mil
(Branches in Alta: Calgary; BC: Vancouver-Downtown & Kerrisdale, N. Vancouver, W. Vancouver, Victoria; Man: Winnipeg; Sask: Saskatoon; Que: Montreal; NS: Halifax, Wolfville, Middleton, Yarmouth)
Hd,TrOpers,PersTr,Nb: John B. Meyer
CorpTr,EmplBen: Sharon Kroeker
TDP: Elizabeth Lloyd

MANITOBA

Winnipeg

CORONET TRUST
104-386 Broadway R3C 0V6
204/944-8758 Tr/a$1 Mil
Hd: Mrs. Ester Sintson, Mgr
R. D. Evans, Pres

INVESTORS GROUP TRUST CO., LTD.
447 Portage Ave. R3C 3B6
204/956-8492 Tr$6.6 Bil
Hd: C. F. Schmidt
TrInv,ComTrF: R. E. Archer
EmplBen,Nb: J. L. Penner
TrOpers: M. Prach

NOVA SCOTIA

Halifax

CENTRAL GUARANTY TRUST COMPANY
1801 Hollis St., 20th Fl. B3J 3C8
902/420-2000
(Branches in Alta: Calgary; BC: Vancouver, Victoria; Man: Winnipeg; NB: Fredericton, Moncton, Saint John; NS: Halifax; Ont: London, Ottawa, Toronto, Windsor; Quebec: Montreal; Sask: Regina; BEDS: Luton)
Hd: James P. McClocklin, ExecVP
Hd,ConSvcs: S. Stewart, SrVP
Hd,PersFinSvcs,TrOpers: R. A. Thompson, VP
PersFin,InvSvcs,TrOpersTDP: J. J. Cameron, AsstVP
ClntSvcs,CorpTr: W. E. Brolly, VP
TrInv: A. Heginbottom, VP
Sls,CorpSvcs: D. Wannamaker, VP-PenSls
PersTr: G. H. Eby, VP
ComTrF: C. Tindall, AsstVP-PersTr
Nb: Brian Eckel, SlsMgr-PersTr

Discretionary Trust Assets: This figure should reflect the market value of employee benefit, personal trusts, estates, and managed agencies over which each institution exercises investment discretion as reported to the F.D.I.C. on the "Annual Report of Trust Assets".

ONTARIO

Toronto

CANADA TRUST CO.
320 Bay St. M5H 2P6
416/361-8500 Tr$5.75 Bil
(Branches in Alta: Calgary, Edmonton; BC: Vancouver, Victoria; Man: Winnipeg; NB: Saint John; Nfld: St. John's; NS: Halifax; Ont: Brantford, Hamilton, Kitchener, London, Ottawa, Toronto, Windsor; Woodstock; PEI: Charlottetown; Que: Montreal; Sask: Regina, Saskatoon)
TrSvcs: J. H. Speake, ExecVP
C. J. Stringer, VP
PersTrSvcs,ComTrF: S. Murray, AsstVP
TrInv: F. Burgess
PensTrSvcs V. Clive, AsstVP
CorpTr: P. A. Aeilam, VP
TrOpers: C. J. Stringer
NatlSls,TrSvcs,Nb: P. C. Elcombe, VP
TDP: G. Plumske

THE CANADA TRUST CO.
110 Yonge St. M5C 1T4
416/869-6267
Mgr: Tom Gregoriades

CENTRAL GUARANTY TRUSTCO
366 Bay St. M5H 2W5
416/975-4500
(Over 160 branches across Canada including branches in Alta: Calgary; BC: Vancouver, Victoria; Man: Winnipeg; NB: Fredericton, Moncton, St. John; NS: Amherst, Halifax; Ont: London, Ottawa, Toronto, Windsor; Que: Montreal; Sask: Regina)
Hd,ConsSvcs: R. W. Crecelius, ExecVP-ConsumerSvcs
Hd,PersFinSvcs: R. A. Thompson, VP-PenSvcs
PersFin&InvSvcs,TrOpers: J. J. Cameron, AsstVP-PenOpers
ClntSvcs: W. E. Brolly, VP-CorpTrSvcs
TrInv: A. Heginbottom, VP-TrInv
Sls,CorpSvcs: Douglas Wannamaker, VP-PenSls
TrDeptHd: J. P. McClocklin, ExecVP-TrSvcs
PersTr: G. H. Eby, VP-PersTrSvcs
CorpTr: W. E. Brolly, VP-CorpTrSvcs
TrInv: A. Heginbottom, VP-TrInv
ComTrF: C. Tindall, Mgr-PersTr
TrOpers: R. A. Thompson, VP-PenSvcs
Nb: Brian Eckel, SlsMgr/PersTrSvcs
TDP: J. J. Cameron, AsstVP-PenOpers

GENERAL TRUST CORPORATION OF CANADA
120 Adelaide St. West M5H 3Y3
416/867-3200 Tr$325 Mil (Book)
(Branches in Ont: Barrie, Hamilton, London & Toronto)
Hd,PersTr,CorpTr,TrInv,ComTrF,EmplBen: R. A. Chamilliard, AsstVP
TrOpers,Nb: Terry J. Finn, TrDevO

THE INTERNATIONAL TRUST COMPANY
Royal Bank Plaza, N. Tower
P.O. Box 75 M5J 2J2
416/865-0515 Tr$4.2 Bil
Hd: J. Matthews, Pres
TrInv,ComTrF,EmplBen: Sheldon Shaye, VP
TrOpers,TDP: T. Edward, VP
Nb: B. H. Cope, VP
Charles Gunn, VP

ONTARIO (Cont'd)

Toronto (Cont'd)

NATIONAL TRUST
21 King Street M5C 1B3
416/361-3611 Tr$39.6 Bil
(Branches in Alta: Calgary, Camrose, Edmonton, Lethbridge & Red Deer; BC: Vancouver, Burnaby, Kamloops, Richmond, Victoria; Man: Winnipeg; Sask: Regina & Saskatoon; Ont: Ajax, Alliston, Arnprior, Aylmer, Barrie, Belleville, Bowmanville, Bramalea, Brampton, Brantford, Brockville, Burlington, Cannington, Chatham, Cobourg, Collingwood, Exeter, Fonthill, Goderich, Guelph, Hamilton, Hanover, Huntsville, Kincardine, Kingston, Kitchener, Leamington, Lindsay, Listowel, London, Markham, Meaford, Milton, Mitchell, Mississauga, Mount Forest, Newmarket, North Bay, Orangeville, Orillia, Oshawa, Ottawa, Owen Sound, Pembroke, Peterborough, Pickering, Port Credit, Port Elgin, Renfrew, Richmond Hill, St. Catharines, St. Marys, Sarnia, Scarborough, Simcoe, Smiths Falls, Stratford, Thorold, Tillsonburg, Toronto, Trenton, Wallaceburg, Waterloo, Whitby, Windsor & Woodstock; Que: Montreal; Nova Scotia: Halifax)
Hd: B. V. Mehlenbacher, Pres&CEO
ComTrF: T. M. Kalvik, SrVP-CorpSvcs
PersTr: W. J. Switzer, SrVP-PersFinSvcs
CorpTr: B. M. Fedoryk, VP-CorpSvcs
TrInv: J. S. Payzant, SrVP-Inv&Treas
EmplBen: Paul Lewis, VP-EmplBen
TrOpers: Tony Kalvik, SrVP-CorpTrSvcs
TDP:John Ambrose, GVP-StrategicPlng&Auto

PREMIER TRUST CO.
1155 Yonge St. M4T 1W2
416/964-1124
Hd: Bryan V. Mehlenbacher, Pres&CEO

ROYAL TRUST CORPORATION OF CANADA
Executive Office
Royal Trust Tower
P.O. Box 7500 Station A M5W 1P9
416/864-7000
(Branches in Alta: Calgary, Edmonton, Lethbridge, Medicine Hat, Red Deer; BC: Kamloops, Kelowna, Nanaimo, Vancouver, Victoria, Man: Winnipeg; NB: Fredericton, Moncton, Saint John; Nfld: St. John's; NS: Halifax; Ont: Belleville, Brantford, Burlington, Cambridge, Chatham, Forest, Guelph, Hamilton, Kingston, Kitchener, Leamington, London, Niagara Falls, Mississauga, Oakville, Oshawa, Ottawa, Peterborough, Petrolia, St. Catharines, St. Thomas, Sarnia, Sault St. Marie, Strathroy, Thornhill, Thunder Bay, Toronto, Waterloo, Windsor, Woodstock; PEI: Charlottetown; Sask: Regina, Saskatoon)
OFFICERS:
Hartland M. MacDougall, ChmBd
Michael A. Cornelissen, Pres&CEO
Melvin M. Hawkrigg, VP&Dir
PersFinSvcs: William C. Harker, ExecVP&COO/ Canadian Operations
InvSvcs: B. Lee Bentley, VChm
InsSvcs: David R. Cooper, SrVP-PSF
Opers: David W. S. Dunlop, SrVP-CFS
ChFinO: Barry A. Henstock, SrVP
GenCoun: William J. Inwood, SrVP
CorpFin: Laurent M. Joly, SrVP
Charles F. Macfarlane, SrVP-PFS
TreasCorpLend: Ian A. C. McCallum, SrVP-CFS
ChRepJapan: G. Roger Otley, SrVP-CFS
Human Resources: Wayne Johnson, VP
Mktg: Paul F. Starita, SrVP-PFS
PersCredit: Philip A. Armstrong, VP-PFS
IntnTreasLend: M. Milne Breakwell, VP-CFS
Pacific Reg: John A. Burleton, VP-PSF
LendingOper: Shiraz Chatur, VP
Dist Ruth Corbin, VP
Inv:John Crane, VP
Mid-WesternReg: Sam G. Cukierman, VP-PSF
PacificReg: Douglas J. Dersch, VP-CFS
AtlanticReg: Robert C. Hain, VP-PFS
CorpInvAssocs: Stephen J. Donihee, VP-CFS
DepositSvcs: John R. Doken, VP
CorpAcctg: James A. C. Ferenbach, VP
Cont: A. (Tony) Flynn, VP
PvtBnkg: Carol Goodwin, VP
Bnkg&MktgSvcs: Cellie C. Gonsalves, VP-PFS
CentOntReg: William D. Gordon, VP-PFS
WesternReg: Robert Hamilton, VP-CFS
EasternOntReg: John E. Harley, VP-PFS
LendOpers: Jacques G. Lebeuf, VP-PFS
CorpLend,Western,Canada: Carl J. Marosits, VP-CFS
AlbertaReg: David S. Mellor, VP-PFS
PvtBnkg: Ivar E. R. Mills, VP
CorpLend: D. F. (Ted) Milner, VP
CorpTrSvcs: Donald P. Moroz, VP-CFS
EnterpriseCap: Patrick Nakagawa, VP-CFS
AgentDistr: Steven C. Pozel, VP
Card Oper: E. Paul Rosati, VP
PersTr,Admn: Thomas Nelson, VP-PFS
Sls: Jane A. Milner, VP-PFS
CorpSuppSvcs: Robert M. Smythe, VP-PFS
WesternOntReg: Ian D. Sneddon, VP-PFS
GpBen: Lyn Statlen, VP-CFS
Mktg: Arnold H. Stoller, VP-PFS
Sales: Mary Taylor, VP-CFS
Treasury: Richard P. Vaillancourt, VP-CFS
SystemsDev: Mike A. Velshi, VP-PFS
CorpTrRelations: George Wiebe, VP-CFS
CorpSec: Nicolas W. R. Burbidge
PFS: Personal Financial Services
CFS: Corporate Financial Services

ROYAL TRUSTCO LIMITED
National and Executive Offices
Royal Trust Tower
P.O. Box 7500 Station A M5W 1P9
416/864-7000
Subsidiaries in Canada: The Royal Trust Company, Montreal; Royal Trust Corporation of Canada, Toronto; The Royal Trust Company Mortgage Corporation, Toronto; Royal Trust Energy Corporation Calgary. Subsidiaries Overseas: Royal Trust Bank, Royal Trust International, Royal Trust Asset Management Holdings (U.K.) Limited, Royal Trust Bank (Isle of Man), Royal Trust Bank (Jersey) Limited, Royal Trust Bank (Switzerland), Royal Trust Asia Limited, Royal Trust Merchant Bank Limited, RT Securites B.V.
OFFICERS:
Hartland M. MacDougall, C.M., ChmBd
J. Trevor Eyton, Q. C., DeputyChmBd
Michael A. Cornelissen, Pres&CEO
PersFinSvcs: William C. Harker, ExecVP&COO/ CanadianOpers
InvSvcs: B. Lee Bentley, VChmn
Opers: David R. Cooper, SrVP-InsSvcs
Opers: David W. S. Dunlop, SrVP-CFS
ChFinO: Barry A. Henstock, SrVP
GenCoun: William J. Inwood, SrVP
CorpFin: Laurent M. Joly, SrVP
Charles F. Macfarlane, SrVP-PFS
Treas&CorpLend: Ian A. C. McCallum, SrVP
ChRepJapan: G. Roger Otley, SrVP
HumanResources: Wayne Johnson, VP
Mktg: Paul F. Starita, SrVP
IntSvcs: Thomas J. Wacker, SrVP
RiskAssess: Brian E. Barr, VP
AssocGenCoun: David E. Burt, VP
Taxation: Charles J. Evans, VP
CorpAcctg: James A. C. Ferenbach, VP
Contr: A. (Tony) Flynn, VP
Audit: H. Richard Gourlay, VP
AssocGenCoun(Intnl): D.S. Douglas Keller-Hobson, VP
Comp&Staff: B. V. (Dan) Marmosh, VP
CorpRlty&Facil: F. Sandy Milligan, VP
AssocGenCoun: John R. Moffat, VP
PublicAffairs: Sheila J. Robb, VP
V. Ruiter, VP
CorpSec: Nicolas W. R. Burbidge
PFS: Personal Financial Services
CFS: Corporate Financial Services

STANDARD TRUST COMPANY
69 Yonge St. Ste. 600 M5E 1K3
416/868-6900 Tr$142.6 Mil
Hd: W. L. Paton, VP

QUEBEC

Montreal

FIDUCIE DESJARDINS
1 Complexe Desjardins, 14th Fl.
P.O Box 34, Desjardins Station H5B 1E4
514/286-9441 Tr$10.1 Bil
(Branches in Que: Anjou, Brossard, Charlesbourg, Chicoutimi, Hull, Lasalle, Laval, Longueuil, Montreal, Pointe-Claire, Quebec City & Sainte-Foy, Sherbrooke)
Raymond A. Reid, Pres
Jean-Pierre Duguay, ExecVP
Jacques Guertin, VP-ContSvcs
Marcel Sarrazin, VP-PersSvcs
Serge Lamarche, VP-Svcs to the caisses
Bernard Larue, SrVP-Fin
Normand Paquin, VP-Mktg&Comm
Jacques Robillard, VP-HumanRes&DP
Guy Vallee, VP-CorpSvcs&LegalAFF
Simon Blanchard, VP-CapitalMkt
Paul Robillard, VP-Treas

GENERAL TRUSTCO
1100 University St. H3B 2G7
514/871-7100 Tr$7.2 Bil
(Branches in Que: Anjou, Brossard, Chicoutimi, Hull, Jonqiere, Laval, LaSalle, Levis, Montreal, Outremont, Pointe-Claire, Rimouski, Saint-Lambert, Sept-Iles, St. Foy, Sherbrooke, Sillery, Trois-Rivieres, Town of Mont Royal. Branches in Ont: Aurora, Barrie, Bracebridge, Elmira, Guelph, Hamilton, Lindsay, London, Markham, Midland, Mississauga, Newmarket, Orillia, Owen Sound, Port Elgin, Strathroy, Toronto, Uxbridge, Walkerton & Waterloo)
Jean D. Vincent, ChmBd
Maurice Myrand, F.C.A., F.T.I., Pres&CEO
Finance: Pierre Comtois, GpVP
Branches&Mktg: Richard Halley, GpVP
RE,Mortg,TrSvcs: Jean-Louis Hamel, GpVP
A. J. (Peter) Patteson, GpVP-Ont.
Gilles Seguin, GpVP&Cont
Louise Jolicoeur, CorpSec

QUARDIAN TRUST COMPANY
618 Rue St-Jacques H3C 1E3
514/842-7161 Tr$643 Mil
(Branches in Ont: Toronto and BC: Vancouver)
Hd: Normand Demers, SrVP

LAURENTIAN TRUST OF CANADA INC.
1981 McGill College H3A 2Y2
514/284-7000 Tr$2.8 Bil
(Branch in Que: Montreal)
PersTr,CorpTr: Michel Cote, VP

MONTREAL TRUST
1 Place Ville Marie H3B 4A8
514/397-7000 Tr$2.9 Bil
(Branches in Alta: Calgary & Edmonton; BC: Kelowna, Vancouver & Victoria; Man: Winnipeg; NB: Saint John; Nfld: St. John's: NS: Halifax & Truro; Ont: Brockville, Hamilton, Kingston, Kitchener, London, Ottawa, Sudbury, Toronto & Windsor; PEI: Charlottetown; Que: Montreal & Quebec City; Sask: Regina & Saskatoon; Bermuda: Hamilton)
Hd: W. K. Proctor, SrVP-PersSvcs
PersTr,ComTrF: J. P. Moore, VP-TrSvcs
CorpTr: J. H. Whiteley, VP
TrInv: N. Cunningham, SrVP,InvMgt
EmplBen: Ian W. Sinclair, VP-BenPlnSvcs

SOCIETE NATIONALE DE FIDUCIE
425 De Maisonneuve H3A 3G5
514/844-2050 Tr$1 Bil
(Branches in Que: Montreal & Sillery)
Hd: Gaetan Losier, Pres
PersTr: Mme Celine Blackburn
CorpTr: Me Marcel Portugais, VP
TrInv: M. Robert Lacroix, VP
ComTrF: Placements SNF Inc.
EmplBen: Mrs. Chantal Decarie
Nb: MM. Jean Ryan
Richard Fabre
M. Andre Poliquin, VP
TDP: M. Laurent Rivet

Quebec City

SAVINGS & INVESTMENT TRUST
850 Place D'Youville G1R 3P6
418/692-1221 Tr$4.030 Mil
(Branches in Que: Quebec, Sainte-Foy, Chicoutimi, Montreal, Trois Rivieres, Rouyn, Ont: Ottawa)
Hd: Me Paul Tardif, Pres
PersTr,TrInv,ComTrF: Gilles Tremblay, VP
ComTrF: Normand Leclerc
EmplBen: Pierre Mathieu
TDP: Claude Bolduc

Sherbrooke

SHERBROOKE TRUST CO.
455 King St. W., Ste. 600 J1H 6E8
819/822-9550 Tr$347 Mil
Hd: Michel Lavoie, ExecVP&GenMgr
EmplBen: Mark Hayes, VP&Sec-Treas
TrInv: Louis Chasles
Hd,PersTr,CorpTr,TrOpers,Nb: Jacques Custeau

SASKATCHEWAN

Saskatoon

COOPERATIVE TRUST CO. OF CANADA
333 3rd Ave. N. S7K 2M2
306/244-1900 Tr$4.2 Bil
(Branches in Alta: Calgary, Edmonton; BC: Vancouver; Man: Winnipeg; NS: Halifax; Ont: London, Ottawa, Toronto; Sask: Regina, Saskatoon)
Head Office: E. Gebert, CEO
Hd: Tony Ducie, VP,Fin&Treas
PersTr,CorpTr: John E. Larson, VP-Dep&TrSvcs
J. Lipsett, CorpSec
MortgSvcs: Myrna Bentley, VP

Subscribers to
TRUSTS & ESTATES
include presidents, vice presidents, trust or investment officers, partners, managers, chartered life underwriters, consultants, employee benefit and pension officers of banks, insurance companies, law firms, accounting companies, non-profit organizations and foundations, finance planning firms and services, investment companies, counselors of estates, taxes, life insurance, planning actuarial and employee benefits, government agencies, professional and trade associations, and others allied to field.

The 28th Annual Edition

1990 DIRECTORY OF TRUST INSTITUTIONS

1990
DIRECTORY
OF TRUST
INSTITUTIONS

This master source book is the only reference volume that lists more than 5,000 banks with trust departments and their key trust, pension and other estate planning professionals. The Directory covers both U.S. and Canadian banks — names, addresses, phone numbers, and the trust assets of each bank.

The **1990 DIRECTORY OF TRUST INSTITUTIONS** is an invaluable tool for year-round use. Order extra copies for your business or for a colleague today.

TRUSTS & ESTATES
Attn: Book Dept. 02
6255 Barfield Road
Atlanta, GA 30328

TRUSTS & ESTATES

YES! Please send me _____ copies of the 1990 **DIRECTORY OF TRUST INSTITUTIONS** at $42.50 (domestic) $57.50 (foreign) per copy. Prices include shipping and handling. **PAYMENT MUST ACCOMPANY ORDER.**

Company____

Name____

Title____

Address____

City____________________ State____________________

Zip________________ Phone Number (   )________________

GA residents add 6% sales tax.

Advertising Index

ACLU Foundation 176
American Foundation For The Blind 182
American Indian College Fund 179
Animal Rescue League of Boston 151
Arkansas Systems 43
ASPCA 180

Banccorp Systems 123
The Bancroft School 170
Brandenburger & Davis 89

CCH Computax 12, 13
Calvary Fund Inc. 183
Canal Forest Resources, Inc. 5
Charterhouse & Company 73
Chemical Bank 45
Christie's Associates 19
CLR/Fast-Tax 7
Commerce Clearing House 33
Community Service Society of New York 182
Concern For Dying 180
Continental Investment 205
Council on Foundations 97

D&S Associates 87
DNA/ACTI 56
Dreyfus Service Corp. 3
Dyatron Corp. CV3

Epilepsy Foundation of American 20
EVP Systems, Inc. 86
Eye Bank Association of America 96

Fairfield Group 31
Federated Investors Inc. 15
Fidelity Investments 1

Financial Technologies 25
Fox Morris 189
Franklin Distributors 41
Friends of Animals 199

Geneva College 197
Global Tracing Services 225
Greene Personnel Consultants 183
Guiding Eyes for the Blind 178

Habsburg/Feldman 22
Hadley School for the Blind 11
Henry Ford Museum in Greenfield Village 155
Humane Society of N.Y. 179
Huntington's Disease Society 179

Helen Keller Services 181

International Genealogical Search 49
International Foundation for Animal Welfare 153
Investdata Corporation 63

Jewish Guild for the Blind 184

Kenny Information Systems 55

Leland Computers 28
Lighthouse 177

M & I Data Services 9
Mariner Investment Services 65
McKay Hochman, Inc. 173
Medical Personnel Pool 23
Mellon Fiduciary Services 75
Memorial Sloan-Kettering 183
Muscular Dystrophy Association 4

National Computer Systems 78, 79
NCNB Texas National Bank 39
New England Villages 152

North Shore Animal League 177
The Northern Trust Company 21, 17
Nortridge Software 16
John Nuveen & Company 67
NY Association for Retarded Children 179

Olsten Health Care Services 29
Omega Fiduciary Systems 31

Premier Systems Inc. 11
Princeton Bank & Trust Company 72
Provident National Bank 201

The Rankin Group Ltd 91, 112
Recording for the Blind 172
Regal Company 177
Riotto-Jones Associates, Inc. 181
Gene Rogers Associates, Inc. 171, 101
Rushmore Funds 149

Joanne Sanders & Associates 174
SEI CV2
SEI Corporation 34, 35
Shearson Lehman Hutton 53
Shepards/McGraw-Hill 47
Sheshunoff Information Services 69
Sotheby's 27
Stock Holder Systems Inc. 71
Strang Clinic 178
Sungard Trust Systems Inc. CV4

Texas Bankers Association 211
Tiffany and Company 181
Tigon, The Voice Messaging Network 57, 59, 61
Tracer, Inc. 26

Wright Investors' Service 113

Zane and Associates 51

Note: This index to Advertisers is provided for the convenience of readers and as an additional service for advertisers. The publishers assume no liability for errors or omissions.